

FRONT PAGE

IT is remarkable how when election time comes around solicitude for the farmer is awakened in the breast of the urban politician and political writer. He may go along for three or four years without giving a thought to the farmer's struggles and triumphs. Yet when an appeal to the people is made he suddenly arrives at the conclusion that agriculture is the backbone of the country's prosperity. He realizes and publicly declares that the farmer is the most independent and incorruptible man on earth. The question as to whether the farmer is getting a fair deal apparently keeps him awake at nights. The farmer, he tells you, is more or less the sport of fortune; the plaything of the forces of nature, and it is the duty of all Governments to assist him to obtain better rewards for his labor. For, he adds, does not the prosperity of the farmer mean the prosperity of the whole community. Who feeds us, he should like to know? Why the man of the large vistas; the man who has time to think; the man who looks the facts in the face; the man who is in touch with nature and strives to make the earth bring forth its choicest fruits; the man who cannot be fooled; the man who may be trusted above all things to vote intelligently. It is indeed touching—this periodical awakening among the politicians and writers of the great centres. A has the wretched wight who calls the farmer "Rube"—especially when an election is in prospect.

ANYONE who has attended the Canadian National Exhibition this year must have been impressed by the manner in which it grows in beauty of arrangement and utility from year to year. The plan of expansion and renovation which has been gradually carried out during the past ten years is making it assuredly a permanent institution of noble dimensions, worthy of the claim made for it that it is the greatest annual show on earth. A comparatively short while back the Exhibition was at the turning of the ways. It was up to the city of Toronto whether it should become something really comprehensive and creditable to the whole country—a truly national affair—or whether it should die a lingering and unsightly death. There were pessimists who were inclined to say, "Thumbs down," but the group of zealous and indefatigable business men who took hold of its affairs at that time and have steadily kept it in the vanguard of progress have justified the confidence of the voters who backed them up with funds. An object lesson in the fact that these things are not achieved in a day has recently been provided. It is not generally known that the Federal Government gives a large annual grant for a Dominion exposition. A few years ago this grant was inaugurated by a donation to the Canadian National Exhibition and it has since been passed around among the various provinces. This year Regina was the selected city, and for months back the Dominion Exposition at the capital of Saskatchewan was booming. It was held a few months ago, and after it was over there were general expressions of disappointment. One Regina paper went so far as to say that as a fair it was chiefly remarkable as an exhibition of all forms of gambling and of indiscriminate liquor drinking. It takes trained and indefatigable men to make an exhibition a success and this province owes a debt to President Gooderham and his efficient board and to the alert and resourceful general manager, Dr. J. O. Orr, for untiring services that some of us are perhaps liable to overlook.

ONE by one our little pet fictions and superstitions get a body blow and go, where I presume they belong, into obscurity; but none the less it seems a painful process. Only the other day I read an eminent doctor's opinion of some of our household remedies. Things that grandmother used, mother used and we still use, and which, by the way, some doctors still mark down for you in Latin on a tablet. This eminent man of science says these "remedies" are no remedies at all, and that bread and sugar pills are preferable.

Next we have phrenology knocked in the head, as it were, in spite of the fact that John Newton, father of the great Simon Newton, felt the "bumps" of the coming Mrs. Newton before marrying her. And now we arrive at the place where such an authority as E. K. Brewster states that when a man marries in his own class he need not worry about her "bumps" or anything else. If he is attracted by her that's sufficient. "On the whole," says Mr. Brewster, "the more alike husband and wife are the better, both as to individual qualities and family traits. The difference in sex alone is quite sufficient to add spice to life."

"A useful citizen must be big enough to handle freight, or brave enough for the police or fire department, or patient enough to keep books, or stupid enough to dig contentedly in the ditch, or able enough to sit behind a manager's desk," continues Mr. Brewster in McClure's Magazine. "Society needs specialized types—one sort of man to build a skyscraper, quite a different sort to work in it afterwards; one kind of man is suited for the locomotive cab, another for the director's chair. One equally well fitted for all these occupations would be of little use in any."

"It is, then, a fortunate impulse that inclines men and women toward others of their own sort, and thus reinforces their special talents in their children. A man should range far for his acquaintances, but he should marry in his own class."

The next pet theory that Mr. Brewster shatters is the marriage of cousins. The idea, he says, that two cousins, both entirely fitted for marriage, should not marry each other, is sheer superstition, for which modern science gives no warrant. As an example, he quotes the intermarrying of the Hohenzollerns, an admirable family group—mostly cousins.

The conclusion Mr. Brewster arrives at is that cousins or strangers may well reflect before they make the great adventure for all human qualities, contour of body, health, mental excellence, moral excellence, and even handwriting are strongly inherited. The individual counts for half, and the family counts for half. Quoting another authority, the author points out that contrary to the commonly received opinion, the environment of a

prince's family has not the slightest effect on the qualities of the stock. Mad kings and wicked appear only when somebody marries a Hapsburg or a Bourbon wife.

Mr. Brewster's conclusions in regard to the natural development of the child are particularly interesting when the negro problem of the United States is taken into consideration. He says:

"General opinion has it that babies are all pretty much alike; that we are born, if not free, at least equal; and that our formal education, our home training, our mother's wisdom, and our father's bank account, make us what we are. Modern science certainly lends no countenance

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"Good concerns would rather work out their own salvation than have the people vote publicly to grant them either exemption from taxation or a loan of cash, and then have the legislature or parliament pass an Act making the action of the people legal, even after carrying the proposition at the polls."

THE other day in southern Muskoka a band of sturdy farmers were busily engaged at a barn raising. The sun was hot, and the men were broiling as they good naturedly worked with ropes and pike poles, backed by straining muscles to place the heavy joists and sections in position. It is a region where there are many summer sojourners encamped, and while these worthy yeomen toiled in the heat, a band of youths in George Cohan hats and up-to-date camping regalia marched down the road. As they passed the barn, they sought to impress the "rubes," as they no doubt called them, with a camp yell which ran something like this:

Look at us, who are we?
We're the boys of the Q.E.D.
Don't you kid us, don't you tease,
You can bet we are the cheese.

While the chorus was in progress, the farmers took breath and listened. There followed a moment of silence, and then a lean young toiler, with a solemn face, drawled



THE NEW FOUNTAIN IN EXHIBITION PARK.

This beautiful fountain is the gift of George H. Gooderham, President of the Board of Directors of the Canadian National Exhibition. It is an exact replica of the fountain before St. Peter's at Rome, by Michelangelo, except that the eight panels containing Papal Symbols in the original, in the new fountain contain Canadian Coats-of-Arms. The fountain is of Boulton Carrara, the original being of Carrara marble. The smaller picture gives a view of the inscription.

to any such view. Babies are alike to the precise degree that seedlings are. They are somewhat indistinguishable as the first two leaves unfold. But one becomes an oak, still young and vigorous after a hundred years; another blossoms and dies in a summer. Normal children keep along pretty well together through the lower schools. The offspring of mediocre stocks stop growing at adolescence; the better endowed go on and become able men."

It has been noted time and again that negro and white children keep pace in schools until a certain age is reached, when of a sudden the white child leaps ahead and the negro shows little or no signs of further development.

The conclusion which must be reached after reading Mr. Brewster's article is that nature has sorted and arranged matters pretty well, and that choosing a wife scientifically is much like picking mushrooms, the expert may do safely much that looks risky to the unlearned. And finally that when a man finds a good looking, attractive, healthy girl in his own "set," he cannot do better than marry her whether she is blonde, or brunette, big or small.

FROM time to time SATURDAY NIGHT has had occasion to refer to the bonus system as applied in the smaller Canadian municipalities that are striving to obtain manufacturing plants of different sorts. I have pointed out that, in the great majority of cases, the industry which comes into life by reason of a bonus given by the taxpayers, or by a bond issue guaranteed by the municipality, is not worth the having. A city or town may go the length of establishing a fixed assessment for an industry, for a given number of years, or may give the manufacturing concern water free or other rewards of a similar nature; but when it becomes necessary to aid in the financing of concerns in order to ensure their establishment, the municipality that goes to these lengths ordinarily finds an elephant on its hands.

In the July number of the Municipal Development Magazine appears an article on city building, by Herbert W. Baker, Commissioner of the Publicity and Industrial Bureau, Ottawa, in which are some pointed remarks upon this subject as it pertains to Canada. Mr. Baker says:

"In theory and experience, the writer has found the principle of the bonus all wrong in most every case. There are exceptions, but very few cases indeed, where the bonus has worked out to everybody's benefit as anticipated. It quite frequently happens that an industry re-

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French-speaking and Roman Catholic minorities, have done more to lure Canada towards annexation than reciprocity could. Therefore in the light in Quebec, we favor the election of independent candidates, whether Liberals, Conservatives or Nationalists, who take a clear and strong attitude on the navy question, on the immigration policy, and other questions that will still have to be settled long after reciprocity is either adopted or rejected.

With regard to the navy policy, it is stated that we oppose Sir Wilfrid Laurier because of his lack of imperialism, while "Tory Jingoism" oppose him on account of his lack of imperialism. As a matter of fact, we oppose Laurier on account of his lack of principle on these questions, not knowing whether he is Imperialist, autonomist, Nationalist or anti-nationalist, he having been all that according to circumstances.

We oppose the navy policy, not because it means help to England, but because we consider it contrary to the principles of self-government, to the interests of Canada, and if carried on as the Laurier supporters try to make Quebec believe, useless for the defence of the Empire. We favor a policy of coast defence for Canada. We think that if all the overseas Dominions would look after their own defences from the old viewpoint of colonial autonomy, a far more practical solution of the problem of imperial defence would be reached, than by inducing the colonies to add a few ships to the Imperial navy. Besides, we think it is unjust and contrary to all British traditions that Canada or any self-governing colony should be called upon to contribute to the general defence of the Empire, whether by direct contribution in men, ships or money, or by such contribution as has been resorted to by this Government under the false name of "Canadian navy" or "Canadian military defence," as long as we have effective word to say in the general and foreign policy of the Empire under which wars are declared, carried on and settled. We want the Canadian people, whether French or English, Catholic or Protestant, to decide freely upon these grave problems. If the majority decide upon imperialism, then let it with all its advantages and its dangers as well. If on the contrary the majority of the Canadian people think that the only way by which the Empire can stand is by leaving the various portions thereof to develop freely according to their needs, their genius and their temperament, then let us have Nationalism. In our eye the present attitude of both parties upon these great questions of Empire is neither dignified, broad, or satisfactory to any section of the Canadian people who have clear-cut ideas and strong principles upon these questions.

While Mr. Bourassa's statement starts with the assertion that the position of the Nationalists is a simple one, it seems to get more complex as it goes on. Did it merely end with the assertion that the Nationalist party desire to overthrow the Laurier administration because they believe it to be corrupt, and only the hide-bound party hack could criticize its aims? The position of Mr. Bourassa as to blind partyism and abuse of patronage is correct. Nor is there much room for criticism of Mr. Bourassa's attitude toward reciprocity. It is a rebuke to extremists on both sides, and the Nationalist leader is absolutely right when he says Sir Wilfrid Laurier took up reciprocity to distract the public mind from other issues. So, for that matter, did President Taft.

When, however, Mr. Bourassa reveals his antipathy to railway development in this country and the immigration policy which has made that development possible, and says it has helped to promote annexation, he is talking fantastically. He also makes comment on "the narrow minded attitude" of both parties in the English-speaking provinces toward French-speaking and Roman Catholic minorities, and in doing so he is drawing on his imagination. Ontario has its bigots just as Quebec has its bigots, but they have never been allowed to dictate the policies of either party. Mr. Bourassa forgets, or is unaware of, the fact that Sir Wilfrid Laurier, a French-Canadian, obtained a large measure of his support in 1896 when the Nationalist leader was his enthusiastic admirer from the Orange Order. While the Orangemen may have voted that way because the Roman Catholic hierarchy was the enemy of Laurier, the stand they took could hardly be indicative of anti-French prejudice on the part of their leaders. The minority is treated in Ontario with every consideration, and is given its share of everything that is going. In truth, there are Roman Catholics in certain districts of Ontario who complain that their children would be better educated if there were not so much catering to minorities. In this part of Mr. Bourassa's statement one detects in a disguised form the prejudice openly expressed by Mr. Bourassa's cadet, Mr. Lavergne, against Canadian development of any kind as likely to swamp French-Canadian influence.

One has read three times Mr. Bourassa's statement of



- Pages
- 1 and 2—Editorial Comments: The Theft of the Monna Lisa, by Albert R. Carman, (illustrated).
 - 3—Points About People; (illustrated): Told on the Stump, by the Mace.
 - 4—The Lighter Side of Cricket (all rights reserved); The Career of John Silverthorne, Banker, No. III.
 - 5—The Ambulating Ad. By Frederick C. Mears, (with portrait).
 - 6 and 7—Music and Drama, by Hector Charlesworth, (illustrated).
 - 8 and 9—City and Country Homes (illustrated).
 - 11—Anecdotal, with comic pictures.
 - 12—The Bookshelf, by Tom Folio, (illustrated).
 - 17—Will a Conservative Victory enhance Stock Market Values, by Economist.
 - 18—Gold and Dress.
 - 20—Pork-u-Pine; Inside information of the Mines and Near Mines.
 - 21—Tactics of the Western Land Artists.
 - 22—The Bank of France and its Small Bills, by H.M.P. Eckardt.
 - 23—J. M. Spence launching new insurance craft; Concerning Insurance.
 - 24—The Tale of the Tape.
 - 25—The Applied Arts Exhibit at the National Exhibition, by Robert Holmes, (illustrated).
 - 26—A Study of Arnold Bennett.
 - 27—Our London Correspondent in Scotland, (illustrated).
 - 28 and 29—Social News of the City and Dominion.
 - 30—Dress, (illustrated).



TERMINOLOGICAL EXACTITUDE.
Mr. Winston Churchill: "I say, you'll have to take that label off; we've given the show away."—Punch.
By Special Arrangement.

SATURDAY NIGHT—"The Paper Worth While"



PARIS LOUVRE; THE SCENE OF A MYSTERIOUS CRIME.
Da Vinci's invaluable painting entitled "Monna Lisa" disappeared from the Louvre, Paris, France on Aug. 22. It is still a matter of surprise whether it has been taken by a madman, a joker, or a thief. In the picture above and on the left is seen Salle IV, in the Louvre in which the picture hung; the centre gives a general view of the Louvre, while on the right is given a reproduction of the missing masterpiece.
Underwood and Underwood, New York.

the Nationalist position without ascertaining what the views are, despite the fact that he intimates that his party has clear-cut ideas on the matter. If he is sincere in the belief that Canada should defend her own coasts, why does he object to Sir Wilfrid's naval policy, foolish as and wasteful as SATURDAY NIGHT believes that policy to be? He suggests that "all the overseas Dominions should look after their own fences from the old viewpoint of colonial autonomy," but does not enlighten us as to what the old viewpoint of colonial autonomy was. Equally is Mr. Bourassa opposed to the economical suggestion of these Ontario Conservatives that Canada recompense Great Britain for the protection of her trade routes by direct contribution instead of pottering away with an expensive toy like the present Canadian navy. This was as reasonable a suggestion as that a man who needs a pair of boots should go to a shoe shop for them instead of trying to make them himself. But it does not suit Mr. Bourassa. The best one can get out of his statement on the naval question is that our coasts should be defended without ships—perhaps by the direct interposition of Providence.

The moderate tone of the statement is to be commended. It is in contrast with the inflammatory appeals which have been associated with the name of Nationalist outside Quebec. One does not recollect that Mr. Bourassa has himself been guilty of such appeals, but unquestionably his followers have been less discreet. No doubt the Nationalist leader has a great deal of trouble in controlling his followers. Third party movements always attract a large number of malcontents, fire-eating youths and agitators whose political ambitions have been disappointed, and no doubt Mr. Bourassa's patience is sometimes more sorely tried by the indiscretions of those who have rallied to his banner. He cannot, like a captain of war, shoot men for disobedience to orders. Taken as a whole, while SATURDAY NIGHT disagrees with some of its clauses, the statement should serve to put Mr. Bourassa in a better light before the English-speaking electorate.



England's Railway Strike.

44 Duke Street, Toronto, Ont., Aug. 26, 1911.
Editor, Saturday Night, Toronto, Ont.:
Dear Sir—Your editorial in to-day's issue re the railway strike in Great Britain, shows that you have not carefully read the cables or studied the comments of the British press on the subject, regardless of party politics.
Without entering into the rights or wrongs of the dispute between the railways and the workers, the latter forfeited all right to public sympathy when they refused to assent to the appointment of a Royal Commission, proposed by the Prime Minister, which was to investigate the conditions thoroughly and make an award which would be binding on both parties. To the proposed Commission the railways were to appoint one member and the employees another, and these two were to select a chairman, a man of high standing and known for his impartiality. The railways at once assented to this proposal and named their appointee. The employees refused to do so, and caused unnecessary suffering to thousands of poor people. The railways were prepared to give the public as good a service as possible under the circumstances, and the stationing of soldiers at different parts of the country was a precautionary measure to insure protection of life and property.
I am no advocate of ruthless corporations, but the railways of Great Britain are a model for the world, and your remarks are apt to mislead Canadian readers into the belief that all the right was on the side of the strikers, while the reverse seems to be the case, judging from the editorials on the subject of the leading papers of both parties in Great Britain.

Yours truly, CHARLES HAMILTON.
[If our correspondent will read the editorial to which he alludes carefully he will find that it is a commendation of the British Government for intervening to protect that important third party, the general public. Moreover, the assertion that the British railway workers are underpaid according to Canadian standards can hardly be controverted. One of the most noted railroad men in this country has expressed the same opinion. In an interview with Saturday Night, he said that the cause of the small wages on English railways was due to the surplus of labor whereby three men do the work that one man performs on a Canadian railroad. It may be added that a trainman supporting a family on a pound a week is likely to be so under-nourished as to be incapable of sustained manual labor.—Editor, Saturday Night.]

An Answer to "Onlooker."

276 Albert St., Kingston, Ont., Aug. 28, 1911.
The Editor, Toronto Saturday Night,
Dear Sir—In Mr. "Onlooker's" letter in your valuable columns last Saturday, is depicted a strange characteristic of mental conception, a mode of reason fast passing from our midst, a narrow-minded, short-sighted idea of international affairs, which we are glad to know is slowly, but surely being replaced by intelligent application of known facts arriving at conclusions worthy of our citizenship and votes, in this fair Canada of ours.
There is only one way to arrive at truth, and to express good opinion on any weighty problem, and that is of course by exercising an intelligent mode of reason. This is an unknown law to Mr. Onlooker and his ilk.
He compares Canada, her untold wealth, her shrewd business men, her Lauriers, her Cartwrights, her Mackenzies, Manns, to a boy with a "really good jack-knife," and then, to quote: "The big chap (U.S.A.) offers him, (Canada), the 'really good jack-knife' a very glittering pot-metal affair, and a stick of candy to trade with him. The bargain goes. The stick of candy is soon sucked up, dissipated; the pot-metal knife won't cut, while the big fellow (U.S.A.) sneaks away with all that's



"MONNA LISA"

BY the time you are reading this, the Parisian police may have solved the mystery of the disappearance of the "Monna Lisa." But, as I write, it is still a mystery—it may be a tragedy. We talk as if the Louvre had lost a great picture. But the truth is that the human race has lost—if it be not recovered—one of the Alpine peaks of artistic achievement.

Leonardo da Vinci is a painter whose work we must judge from few examples. His best known fresco—"The Last Supper"—was practically gone from the wall of the little chapel in Milan when I was there ten years ago; though they have since restored it. Still a restoration is never the original. Many restorations, in fact, overlay and totally destroy what was left of the original, and which probably was enough to suggest to the artist—though not to the uninformed lover of art—the beauties that are gone.

But the "Monna Lisa" is still much the thing of ineffable loveliness over which generations have raved. Age has darkened the canvas, as it has with so many great paintings; but the smooth, smiling face is as full of mystery, of witchery, of piquant challenge as ever. What does the face mean? What is the question of the Egyptian Sphinx? Well, I give up the latter query. The cannon of the Mamelukes have made the Egyptian puzzle too hard for me to even attempt to read. But the meaning that lay in the wise, wise eyes, and about the slightly smiling lips, of this woman of medieval Florence, is all there to-day, and every man who goes to the Salon Carre will read it after his own fashion.

I see that I am writing of "Monna Lisa" as if she were still awaiting your approach on the walls of the Louvre. Confessedly, it is impossible to think of her as gone. You might go into the Salon Carre for a first time, and go out again, without seeing her. There is nothing clamorous or insistent about her. She does not claim your attention, as, for instance, Correggio's "Antiope" does in the same room. You must seek her out. She is always waiting—waiting. She seems confident that you will come. And when you have once come, and once passed under the glamor of her puzzling, her provocative, her shy—no, her sure and wise—smile, you can never again enter the room without looking first thing to see if she is still there. She impresses you, somehow, as a woman who might not be there, even if you had the best of reasons for expecting her to be; and yet, again, you feel that she may be one of those who are "faithful-unto-death"—especially if you do not require her to take such a pose seriously. The husband of a life-time might distrust her; and yet she might step in front of him to stop the bullet of an assassin.

I wonder if you saw Madame Nazimova play "Coun- tress Coquette?" There was something of "Monna Lisa" in that creation. Her's is a thoroughly European face. It is not at all English. It is Florentine of the days of the Medici. It is not "bad"—as some one has suggested—but it is by no means innocent. It is not a face of the cloister or the hearth. It might have been seen at the court of Lorenzo the Magnificent; and it would have been behind none of the courtiers in knowledge and charm. However, no amount of talk will make you see this marvellous portrait of a soul, if you have not seen it. There are plenty of copies about, however, and many of them are exceedingly good. Still I have never seen one which could be substituted for the original—as a Paris paper charges—without attracting the attention of even an attentive amateur.

The Salon Carre is so called because it is a square room. It is at the angle of two long galleries in the Louvre; and—as I suppose you know—contains the chief masterpieces of the collection. The theft was committed on Monday, which is "cleaning day," and the only day in the week when the galleries are closed. The thief may have masqueraded as one of the cleaners; and must have known the habits and byways of the gallery well. Parisians have always been nervous about the safety of their many treasures in the Louvre. Some time ago, a Paris newspaper put a man in the gallery one day to see if he could hide away at closing time, and so have the night there almost alone for any amount of mischief. The journalist succeeded in hiding; and there was a great outcry over the affair. But custom begets carelessness; and the authorities seem to have nodded again. There is nothing surprising, however, in the statement that the French Cabinet took time from its tremendously responsible task of framing a final ultimatum to Germany, to discuss the fate of "Monna Lisa." That was thoroughly French. They would rather lose a battle than a masterpiece.

SOMETHING of the extraordinary popularity of the lost picture is due to the fact that Leonardo da Vinci is regarded as partially a French painter. Francis I, who was a lover of art and who gathered artists at his court and kept them busy, brought Leonardo from Milan to Fontainebleau and the Chateaux of Touraine. The great painter lived a good part of his later years at the French court, and finally died at Amboise, where he is now buried in the beautiful little chapel of St. Hubert. Much of the artistic turn given to French character, is due to this King Francis; and he secured his inspiration from the revival of art in his time in the Italian cities. If you will read the amazingly frank autobiography of Benvenuto Cellini, you will see in what relation French patronage and wealth stood to Italian art at this time.

It is well for a people when its kings love art. A democracy has no "kings," and it must itself love art if it is not to fail of this great advantage. Cynics, looking abroad upon our democracy on this continent, dividing its attention between the chase of the dollar and the baseball news, assert that no democracy can love art. It lacks the leisure; and the struggle for existence is too keen. But the French democracy of to-day gives the lie to this libel. They love art in France—though they have no "king"—and they look upon the young man who decides to devote his life to art or literature as one who has chosen the better part, and not as a mildly innocuous lunatic as is the custom this side of the Atlantic. The result is that they still produce artists in France; and that even the dull wheels of industry turn to a lighter measure under the French sun. As a recent writer has put it, the French make their money by producing goods of unparalleled beauty for which they charge what they like.

An Englishman Protests.

The Editor, Saturday Night,
Sir—I have been a constant reader of your paper for the past two years and always have considered that you were fair in every way. I was, however, a little astonished to read an account in your issue of August 26, entitled, "An Everyday Occurrence," in which is described an imaginary interview between an editor of a Canadian paper and an Englishman. I am an Englishman myself, and have been in Canada four years and during that period have seen the Englishman ridiculed and insulted not only in the press of Canada, but openly on the street. I thought, however, you were an exception to that rule. The Englishman is quite as good as a Canadian, and certainly excels him in gentlemanly behaviour and ordinary manners, and yet he has to put up with most boorish treatment in this "loyal" country. He is generally called a "broncho," a "chirper," or a "cockney," and because he speaks the good old English language as it should be spoken, and does not talk through his nose, he is laughed at. Why don't you insult the Italian or the Greek? Because he is not an Englishman. I am sick and tired of the way the Canadians treat the Englishmen that come to this country to put money into the pockets of the Canadian people. Canadians have a lot to learn yet, and one thing they have most assuredly to learn is decent manners.
If you love the Motherland and the Throne, etc., as you say you do, why can't you treat decently the sons of that Motherland who treat you so well when you visit them?
Yours truly, ENGLISHMAN.

Toronto, August 27th, 1911.

Baron Ludwig von Schrenk, chief engineer of the Austrian Government railway system, has arrived in the United States to gather data to be used in the improvement of railroads at home. His studies will be carried on in the Eastern States, and particular attention will be devoted to the American method of perfecting-cuts and building in the mountain sections.



THE CHAMPION OF A LOST CAUSE.
The peer-that-might-have-been to Lord Halebury: "Speaking for myself and the other 499, Heaven bless you, I say, for your gallant effort on our behalf."—Punch.
By Special Arrangement.



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NOTICE TO CONTRIBUTORS.

Manuscripts will positively not be returned unless accompanied by full postage for that purpose.

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POINTS ABOUT PEOPLE

Two Rowing Celebrities.

THE present season has seen the Argonaut Rowing Club make the greatest clean-up ever accomplished by one organization in the history of local rowing, and possibly of local sport. The boys who wear the light and dark blue have carried off all the chief national and international championships of the continent, winning with equal ease at both St. Catharines and Saratoga, where the chief regattas took place. When it is all narrowed down, the two youths who stand most in the limelight are E. B. Butler, the sculler, and Jeff Taylor, the stroke of the senior crews.

It was said a few years ago that Ned Hanlan was Toronto's best advertisement, and it now remains to be seen whether Butler will take his place. The sculler is a big, boyish fellow, who likes to discuss his contests in a characteristically youthful manner. He came to the front as a sculler rather slowly, but always impressed those who saw him row with the fact that he was the makings of a man who could try for the Diamond Sculls. That will be his next venture. He outclasses all the scullers who have met him this year, as one fact indicates. It is one of the amateur rules of this sport that no contestant can be coached during a race, but at Saratoga an enthusiast in the judge's boat forgot himself and started to tell one of Butler's opponents what to do. The Canadian stopped his craft and protested against such "un-oarsman-like" conduct. Then dipped his oars in again and won the race.

Jeff Taylor is a finer all-round sport than Butler as he also shines in Rugby, and it might be legitimately added that he sings in the National Chorus. He made his appearance on the horizon several seasons ago, when the Argonauts happened to be particularly weak in seniors, and Taylor saved the day for them at the Canadian Henley by winning the junior, intermediate and senior fours with a crew of unknowns. At that time, Tom Longboat was the athletic idol of the hour, and as the newly discovered stroke was tall, angular and the color of bronze from the effects of sun-burn, the sporting public promptly called him "Longboat" Taylor. Although the name was also appropriate for the winner of eight-oared races, it did not stick to him, possibly because he never liked it particularly. Indeed on one occasion, a local sporting editor received a card with the phrase cut from a paper and pasted on it with the request written beneath: "Mr. Jeff Taylor, if you please." Anyway the once popular nick-name has been forgotten, though the oarsman continues to win races.

Sir Gilbert and the Social Reformers.

SIR GILBERT PARKER, M.P., was one day walking in the streets of Gravesend, when he stopped to speak to some of his constituents. In the course of conversation the men said, "Sir Gilbert, we are not going to vote for you this year. We don't believe in all this vast wealth held by a few. It should be divided."

Sir Gilbert replied that it was all right if they felt like that. One man walked away and Sir Gilbert followed him and said, "Well, my good man, will you accept a sovereign from me?"

"But, Sir Gilbert, I told you I was not going to vote for you," said the man. Sir Gilbert asked him again to take the gold, saying he didn't want his vote. This the man did, and promptly put it in his pocket, saying, "Many thanks; it is very good of you."

Sir Gilbert turned and said, "What about the others?"

"The others?" said the man in surprise.

"Why, yes, didn't you tell me you believed in a division of wealth? Are you not going to divide the sovereign with your friends?"

"That is a different matter altogether," said the Gravesend voter.

The Indian's Managers.

IT is said that Tom Longboat has "come back," and the reason which people give for the return of his ability to run is that he has a new manager. The newspapers announced that the new manager was the Redskin himself, but those who know say the honor is due to Mrs. Tom Longboat. Before the big Redskin ran off with her heart, she was a school teacher, and probably knows a good deal about making the youngsters behave themselves, and after all the great marathon runner is nothing but a big, irresponsible, bronze boy.

Tom Longboat has always led his managers a pretty dance, though the Hebrews got along better with him than the Irish. It was Harry Rosenthal who looked after him in those early amateur days when he was setting the world ago, and Rosenthal did very well until he was informed that true amateurs did not need managers. Then the West End Y.M.C.A. began to look after him, but

Tom really needed a manager, and the next to try was good-natured Tom Flanagan, who can get on with most men. He had the Indian when he turned professional, and helped to keep him in shape when Longboat felt so sure of himself that he was saying, "What is everybody saying? That Tom Longboat is the greatest runner that ever lived." But at last even the long suffering Tom Flanagan gave up and handed his charge over to another Irishman, the great Pat Powers, who soon showed that though he was a good enough athletic impresario to manage base-ball leagues, etc., he had met his match in the Indian. After struggling for four months, Powers sold the contract to Sol Mintz, and this Hebrew manager got along with his perverse charge by humoring him. Yet even he had enough of it in time, and Longboat now gets his advice from his family, just like a real amateur. Indeed, so far as having a manager is concerned, Tom Longboat seems to have worked his career wrong side before.

An Hereditary Officer.

ALTHOUGH Canada may not have a hereditary aristocracy, it might look to some persons as though military honors are inherited instead. There are some families which have been made up of colonels for generations, and when a family is a military one, it seems that a son only has to learn the rudiments of drill and he achieves promotion. A good story is told by the officers who attend Niagara Camp regarding one of these young sprigs, and though it has probably not lost any color as time has gone on, the most recent version may be given.

A young man whose father was rather prominent in the military about two decades ago became an officer in a rural regiment. His limited experience did not keep him from feeling his importance, though he was not quite sure of his duties. He had only been at camp for a few days when a very serious looking officer went up to him and asked him to go to headquarters for some red paint. "We will need it to paint the last post," he said.

Shortly afterwards, the young man returned and said that the paint had all been used up.



ARMAND LAVERGNE, M.L.A. OF QUEBEC.

The young French-Canadian, who is a fiery campaigner for the extension of the French language and clerical ideas in this country.

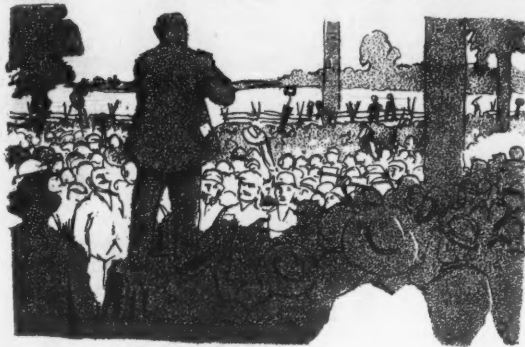
"Then go into town and ask the man at the hardware store," said the officer. "Tell him what we want it for and he will know what we always get."

Off started the junior officer through the heat, and Niagara-on-the-Lake can be hot when it tries. He returned about an hour later, very warm and very angry. He had been offered some other paint to cover up the "green on a few of the officers," and he "tumbled" to the fact that he was being made the subject of a practical joke.

Monsters of the Deep.

TALKING of things "fishy" reminds me that up to the present there has been no sea-serpent scare this year from any of the watering-places. It is very difficult to imagine how people nowadays can believe in the existence of these impossible creatures, but one can understand the ancients who, with their very limited knowledge of the sea and its life, transferred the features of the world above to that below the waters, together with a few creations of their own. There was, for instance, the Chiton, with a man's head, which lived frugally on nothing but his own viscous humors. Then there were those real wonders of the sea, the Dolphins, who swam about with their babies at the breast, and their eyes in their blade-bones. The ancients insisted that, in addition, they dug graves for their deceased relations and friends, followed them in funeral procession, and buried them in submarine graveyards out of the way of other fishes. There was that strange fish, the Dies, which had two wings and two legs; and the Phoca, quite an Henry VIII. among fishes, who was perpetually fighting with his wife until he killed her. Always remaining on one spot, when he had murdered one wife and disposed of her body he took unto himself another spouse. This playful little game was continued until either he himself died or he found a mate who was a match for him.

TOLD ON THE STUMP



THE good ship "Cascapedia" was lying at the little wharf at Grand River on the Gaspé coast. It was a typical little wooden wharf, and the shore line is dotted with these memorials to the industry and devotion of one, Rudolphe Lemieux on behalf of his constituents. A gang of hardy habitants was busily loading box after box of salted cod on to the river steamer. There were many noisy calls, and occasionally a snatch of an old world "chanson" as the hundred pound boxes were lowered into the hold. The foreman of the gang was watching the proceedings and I hailed him.

"How much of that cod is there?" I enquired.

"One hundred and fifty boxes," was the answer.

"Where is it going?"

"Some to Charlottetown, the rest to Summerside and Pictou."

"Does all your fish go to the Canadian market?" I enquired meekly, bearing in mind Mr. Lemieux's fervent support of the reciprocity agreement, on the ground that it would give the fishermen of his beloved Gaspé a wider market.

"Yes, and we could sell more if we had it," came the reply.

"So reciprocity will not affect you," I put in.

"Reciprocity; what's that?" he queried, with every appearance of lack of guile.

"You know, reciprocity—wider markets, better prices, and all that sort of thing," I explained.

"Never heard of it," was the come back. "Guess you have been listening to that fellow Bourassa."

And with a pull at his pipefull of native shag he went on loading Canadian fish for the Canadian market.

THEY take their politics very seriously on the Island of Prince Edward. Perhaps the fish diet has something to do with it, or, peradventure, the long delayed building of the tunnel, thereby carrying out the pledge of Confederation of continuous connection with the mainland, has made the people suspicious of all Governments. In any event there is more political activity to the square inch on "the gem of the Gulf" than in any other part of the Dominion. Previous to 1908 three Conservatives and one Liberal were sent from the island to Ottawa. Each man was pledged to build the tunnel or bust. The tunnel was not started and the three Conservatives busted. In 1908 three Liberals reigned in their stead. They have failed to carry out the pledge on which they were elected, viz., the iron tube underneath the Straits of Northumberland. Their disappearance is therefore imminent. On the block their heads are resting, and the public executioner is scheduled to do his duty on September 21. The Conservatives having failed and the Liberals having done likewise, and there being no Nationalists on the Island, it looks as if the Conservatives will get another turn, for the simple reason that the Liberals had the latest chance. There is not much reciprocity talk on the Island. Their principal product for export is the potato, and although the Prince Edward Island farmer is as fond of a dollar as any grain grower of the West, and would like to sell to the Americans, he is shrewd enough to see that the abolition of the duty of twenty-five cents would give the farmer of Maine and the border States access to the markets of Halifax, the Sydneys, St. John and New Glasgow, where the tuber of Prince Edward has long reigned supreme.

IN the county of Pictou, Nova Scotia, "Ned" Macdonald is having the fight of his political life. If an indulgent electorate gives Sir Wilfrid Laurier another four years in which to finish that work of his, Macdonald will enter the Cabinet through the door of the Militia Department. All the fighting Ned has ever done has been on the political field and in the law courts, but then it does not require much knowledge of soldiering to lead the head-quarter's staff at Ottawa. A country doctor has been at the head of the Militia Department since 1896, so why not



MR. HUGH GUTHRIE, OF GUELPH, ONT.
His acceptance of the Liberal nomination for South Wellington signifies that he will become Minister of Justice for Canada if Sir Wilfrid Laurier is returned to power. He is an able lawyer and a fine speaker.

a country lawyer? When one has a Cabinet portfolio tucked away on condition that he "delivers the goods" on September 21, it is somewhat irritating to find that one's constituents fail to properly appreciate the honor and are inquisitive concerning the record of the administration led by that famous "Knight of the White Plumes." The people of Pictou show every sign of displaying their appreciation of the preferment of E. M. Macdonald by electing his opponent, Adam Bell. All of which is very sad, particularly for one Macdonald. However, the white plumed knight is coming down to Pictou in a few days, to put in a few words for his good friend, Ned, and all may yet be well. But from present appearances it will take much more than glittering phrases to persuade the hard-headed Scots of Pictou, whose love of the Old Land is as strong as their frugality is pronounced, that the way of Canada is Washingtonwards.

THE Conservatives of Charlottetown tried hard to get "Sandy" Martin into harness again, but the genial Scot, who once electrified the House by making a speech of half an hour in Gaelic, which completely put Hansard out of business, and nearly caused a free fight in the French-Canadian ranks, has definitely declined the honor of being the running mate of his former colleague Angus McLean. Sandy's refusal means that the twelfth Parliament of Canada will lack a real humorist. It was Sandy who called a fellow-member a "liar" in Gaelic, and got away with it, for the simple reason that the only other Gaelic scholar in Parliament was honest old John Tolmie, of North Bruce, and at the time he was indulging in his favorite pastime of "forty winks." To call a man a liar in Gaelic requires some skill. It sounds terrible, and closely resembles one of Frank Oliver's choicest Parliamentary expressions, outside the Chamber, when Frank is real peevish. However, Sandy Martin has made up his mind, and Ottawa will see him no more. He told me when I called to see him that his oyster beds claimed all his attention (they talk of their oyster beds like we of our back garden), and he was tired of advocating even such a worthy cause as that everlasting tunnel!

THE MACE.

Have you ever noticed that when a woman grows stout she always insists that her dresses are growing too small for her?



THE BORDEN-MONK-BOURASSA MACHINE
Borden.—"It is no use pumping, the tire is full of holes."
Monk.—"And if you could only see the condition it is in underneath."
Bourassa (cheerfully).—"Well, the horn is all right, anyhow."
The inscription on the pump is "Funds from the Anti-Reciprocity League." The road-sign in the lower left-hand corner, reads, "To Ottawa, 125 years."

—From Le Canada, Montreal.

The Lighter Side of Cricket

(All Rights Reserved)

ALTHOUGH cricket is perhaps not witty in itself, there is nevertheless a great deal of fun to be got out of it. Most of it comes, of course, from the crowd, and one has only to walk round the ring at a first-class county match to hear a number of remarks full of caustic and personal humor, as for instance, when a particularly stout player was hit in the stomach by the ball an enthusiast immediately shouted to the batsman, "Don't play 'em agin the wind. Play 'em the other way." But it is when cricket is dull that the spectators get their chance, and as a rule they make the most of it. Every single is cheered as though it were a sixer, and in between whiles snatches of the "Dead March" will be whistled.

An Australian crowd is especially free and outspoken, and is not at all particular whether anybody is offended or not. In a big game "down under" Alec Bannerman was batting, and the English fieldmen clustered all round him, "W. G." edging as near as possible in the hope of being able to get a snap catch. Suddenly a wag shouted from the stand: "Look out, Alec, W. G.'s after yer pocket!" A. C. MacLaren, although a great favorite with the Colonials, has come in for his share of chaff, and a funny story is told of how they tried to bribe him. It was in a Test Match and MacLaren was fielding. A tremendous skyer was sent up, and as he waited patiently for the ball a voice called out appealingly: "Please miss it, Archie. Then I'll let you kiss my sister!" That catch was not missed! A common trick, and one that disconcerts the fielder is for someone to yell out "Now!" just as the ball reaches his hands, and when it is dropped as it often is in such cases, the crowd shout its glee by shouting "Butter fingers."

Talking of catches W. G. Grace tells a very amusing story at the expense of Mr. E. H. D. Sewell. London County were playing Warwick at Coventry and Sewell missed three catches at short slip which in nine cases out of ten he would have held. "Seeing his great disgust," said the Doctor, "I shouted 'Cheer up, you'll catch the next.'" Soon afterwards a fast ball was sent down straight to Sewell, who was unprepared for it, and hit him in the chest! Next day when the team were on their way back to London what should they see on a bookstall, but a magazine containing an article on "The Art of Catching," by E. H. D. Sewell. It was unanimously resolved by his comrades that Sewell be asked to contribute a second article on "How to Drop 'Em."

Next to the remarks of the crowd the umpire—especially the village umpire—is the most fruitful source of merriment, and many are the good stories told about him. Sometimes his reasons for giving a certain decision are extraordinary, to say the least, but it would be hard to beat that of a man who was officiating in a match in Australia. The batsman was clean bowled, the bails sent yards, but the man in white gave him not out. Asked for an explanation he said that one of the rules of the M.C.C. was that no wicket keeper should have any part of his person in front of the stumps when the ball was being bowled, "and," he continued, "that man had his nose right over the wickets!" The keeper in question had rather a large nasal organ and now a great coolness exists between him and that particular umpire. The same man was in charge of a game in which the fast bowler had been more than usually erratic, knocking lumps off the batsman's legs. Every time the trundler appealed for l.b.w. the umpire shouted, "No, Hout," in quite a vitriolic tone. At length a ball was sent down that scattered the stumps, and then as "Ow's that?" was yelled triumphantly the umpire, after looking scornfully at the bowler for a moment or two, replied, "Speakin' humofficial I should say it was a haccident, but cpeakin' has a humpire I say hout and jolly lucky for Jin." Another umpire who was not paying strict attention to his duties earned the deadly enmity of a bowler in the following way. A very troublesome batsman had just been beaten neck and crop, but the official had not been looking, and in reply to the trundler's appeal, remarked persuasively: "Dae it ower agin, laddie. I didna see it!"

According to the laws of cricket there are nine ways of getting out, but that was not sufficient for two batsman who invented new methods. As the regular umpire of a village side was ill, the local undertaker was pressed into service. A rather timid batsman was in and the bowler had succeeded in considerably damaging him, but each time the "How's that?" was called the undertaker mournfully shook his head. Now and again the striker was noticed to look very hard at him as if trying to read his thoughts, and at length after a particularly bad knock and a futile appeal from the trundler, he turned and said, "Not hout, ain't I? Well, if yer think I'm going ter stop and 'elp the coffin trade yer blooming well mistook, 'Enery. Seein' I'd rather be in the tent than

in a 'earse, yer can signal 'em to put me down 'retired judicious.' I'm orf!" The other man, not at all satisfied with the decision that terminated his innings, when asked by the scorer how he was out, said, "Put it down cheating." Of course, every player looks upon the umpire as his worst enemy, and a great deal of cunning is exercised in the making of appeals. One man I know of was endeavoring to dislodge a batsman who was using his legs pretty freely, but twice the answer to his "How's that?" was in the striker's favor. My friend did not lose his temper. Oh no, he knew better than that, and the third time he varied his question to "How's that, George?" The George did it, and Mr. Batsman had marching orders.

Lord Hawke, who has traveled considerably over 100,000 miles in order to play cricket, has naturally enough had some very amusing experiences when on tour, but for downright fun, he considers his American trips are unbeatable. "The people," to quote his own words, "were the personification of hospitality, and the newspapers said all manner of nice things about us. What took my fancy most, however, was the way a match was reported. The play was not troubled about; it was personal matter that went. The bowling of Sammy Woods was described after this fashion: 'When Demon Woods arrived our boys went down like corn before the sickle. He is a big brawny fellow, and no one knows where he gets his speed from. In bowling he takes a few tricky steps like a skirt dancer, and then kicks out like a Georgia mule as he lets the ball go.' Yorkshire's famous captain has an album in which he keeps a few of the many curious letters sent him by cricket enthusiasts all over the world. Some of his correspondents evidently realize that brevity is the soul of wit, if the two following extracts are anything to go by: "Hon. Lord Hawke.—Dear sir—Three cheers. Bravo. Repeat same. Yours respectfully, Yorkshirema." "Dear sir—I think you are bound to win. By Jingo, Yorkshiremen." But all the letters are not in this strain, and the gentleman who wrote the following after Lord Hawke's team had been defeated, was certainly in a very sarcastic mood: "To his Lordship Hawke—Pardon me trespassing on your time, but I want you to decide a small bet. About how many gentlemen teams do you think could be raised in England to lick your team now playing? What is the matter with your fellows anyhow? I lost a dollar over you yesterday!" Another writer trusted "that you will be in better form in the next match, and so remove the disgrace you have brought upon your nation," while yet a third informed his Lordship that "there are rumors afloat to the effect that you were banqueting on Sunday to make you unfit for Monday!"

Most of us thought that Mr. P. F. Warner, another famous cricket traveler, received his training in the national game at Rugby. He left Trinidad at the age of ten, and did not return to the West Indies until fourteen years later. When he did he signaled his appearance by a magnificent innings of 119. At its conclusion a nigger, who had bowled to him as a youngster, came rushing up shouting: "Well played sah. We are proud of you, sah. I taught you, sah!" One of the most popular cricketers at the present day is Mr. G. L. Jessop, of Gloucester fame, and surely hero worship could go no further than the following story shows. One day G. L. J. handed his bag to a youngster to carry to the cricket ground. The lad marched along with a radiant face, and meeting a chum, who was carrying his own cricket implements, informed him with pride that he was in charge of "the croucher's" kit bag. This brought forth the remark from the other boy: "Rub it again mine, Billy, jest for luck."

Before I close let me narrate an anecdote I heard about Alan Hill, said to be the fastest bowler in his generation. During the course of a match played at Oxford Hill sent down a terrifically fast ball, which rose and just grazed the striker's nose. Tom Emmett, always a ready wit, was in at the other end, and at the finish of the over he shouted to his comrade, "Ah reckon you smelt 'em that time!"

Prince Ferdinando Alfonso de Lignori, who was recently arrested in Rome, being unable to settle a cab fare, is a scion of one of Italy's oldest families and has had a remarkable career. His name is in the gold book of Naples, showing that the title conferred on his ancestors was a Bourbon honor. At the age of twenty-five the Prince came to America and enlisted. His marriage in Italy later on resulted in a divorce. Then the prince became a literary faddist, publishing book after book, regardless of expense, despite ridicule and the fact that few of the forty odd volumes had any sale. Failing to enter a monastery, he was again thrown on his own resources, and is now in abject poverty.

Quebec is a city without pawnbrokers, the last person in that business having died about thirty years ago. Since that time, it is said, no person has applied for a license. The high license fee is held responsible to a considerable extent for this unusual state of affairs.

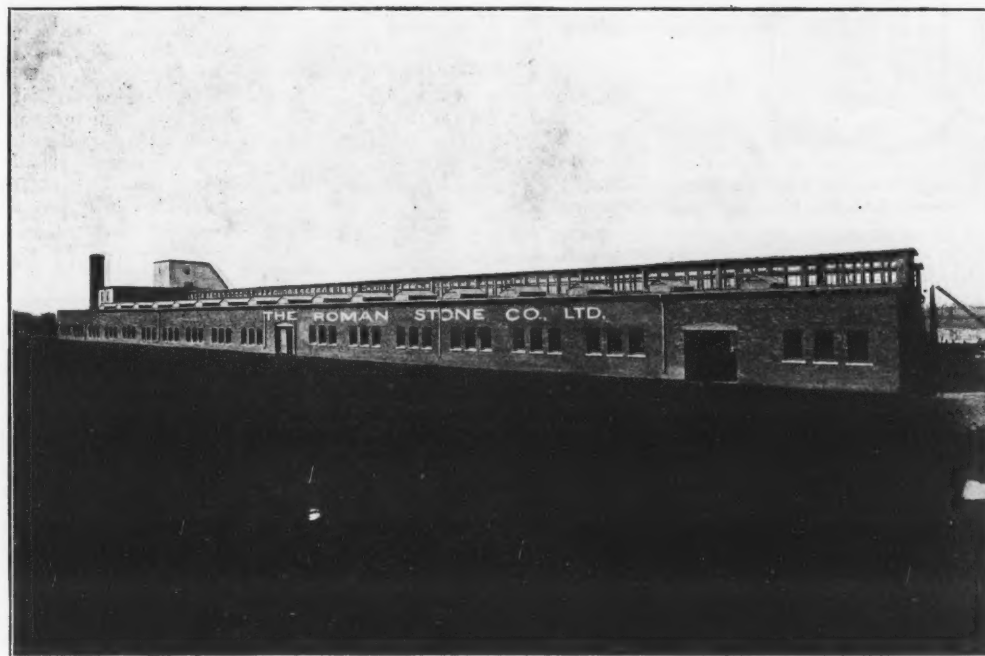
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No. 3



He is the unwilling recipient of some gentle advice from the manager on the wisdom of discrimination in the choice of associates.

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O'Keefe's Canadian Barley-Malt Beer vs. U. S. American Corn-Rice, etc. Beer

The following extract from The Mail and Empire, of August 23rd, is borne out by facts developed in an investigation instigated by U. S. Secretary of Agriculture Wilson.

WHAT GOES INTO AMERICAN BEER

"The layman's understanding of beer is that it is composed of barley, malt, hops, yeast, and water. In the United States, however, it would appear that much of the beer is composed of CORN, STARCH, CAMELS, SUGAR, SACCHARIN, SYRUPS, RICE, GLUCOSE, LUPULIN (which is an acid imitation of the essence of hops), and any one of a dozen different drugs that will give beer a distinctive color. Among the thousands of breweries in the United States there are only twenty-five that are turning out barley-malt beer. In fact, the counsel for the barley growers said that BARLEY-MALT BEER is almost extinct."

The Purity of O'Keefe's Beer, Ale, Porter or Lager is Guaranteed Under Canadian Excise Laws.

The Canadian Excise Law enforces a severe penalty when any ingredient other than water, Barley-Malt and Hops are used in the brewing of beer. None of the articles mentioned in The Mail and Empire article are used in the brewing of O'KEEFE'S ALES.

All O'Keefe's Brews are made from the finest Canada barley-malt and choicest domestic and imported hops, and pure, filtered water.

Not much wonder that O'Keefe's Brews are known as those that are driving imported beers out of Canada.

O'Keefe Brewery Co., Toronto

ALLAN LINE

ROYAL MAIL STEAMSHIPS

ST. LAWENCE ROUTE.
MONTREAL TO LIVERPOOL.
Tunisian, August 11th, Sept. 8th.
Victorian " 18th, " 15th.
Corsican " 25th, " 22nd.
Virginian Sept. 1st, " 29th.
MONTREAL TO GLASGOW.
Scottian, August 12th, Sept. 9th.
Hesperian " 19th, " 16th.
Ionian " 26th, " 23rd.
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Montreal to London via Havre, France.
"One Class" Steamers. Low rates

For full particulars apply
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77 YONGE ST., TORONTO



Lawn sports will be indulged in for some time yet, and for these, we have high grade English Tennis shoes, and the well known Maltese Cross brand, at prices ranging from 60c., 75c., 90c., up, for children's, women's and men's shoes respectively. Strong serviceable shoes in tans and blacks for all outdoor wear that give comfort to your feet, and add style to your appearance. Just the thing for a tramp across country—or for ordinary business wear.

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Wellington

Extra Speedy Plates
Our Cut is an example.

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"OMEGA" A WATCH-WORD FOR A FLAWLESS TIMEPIECE. Reliable—accurate—serviceable—exact—runs with "on-the-dot" precision.

ELLIS BROS., Limited
106 Yonge St. Toronto
Diamond Importers



What will you drink with your dinner to-night?



A word to your dealer will bring a case of
COSGRAVE'S "Chill-Proof" PALE ALE
The most delightful Ale you ever tasted.
The Cosgrave Brewery Co. of Toronto, Limited

The Ambulating Ad.

By FREDERICK C. MEARS

YOU read that little parable, entitled "The Emperor and the Major," if you spent any of your green years in the little red schoolhouse in Ontario, so you will recognize this slightly modified dialogue.

"Good morning, President!"

"Do you mean William H. Taft?"

"Yes, sir."

"Well, I'm not the man. You'll have to go higher."

"Fra Elbertus?" the interrogator ventured

"Higher still."

"The Sleeping Giant of Nebraska?"

"Not yet."

I began to despair. "There is no other," I protested.

"Oh, yes, there is, my welcome questioner. It is I, the waking giant from the sunset province, acquainted with the griefs and the reefs of the Pacific coast, and a connoisseur of members of Parliament."

This last modest effusion, being interpreted, means Elliott S. Rowe. To use words commensurate with the object to be described, Elliott S. Rowe is publicity peripatetic, or The Ambulating Ad. The Oracle-Near-Buffalo said the other day, "Blessed is the man who has a good press agent." The Ambulating Ad. does not need one—he is one. He keeps the goods before the public eye as effectively as did Sir Thomas Lipton's tea pigs. He belongs to that happy and puissant band of men who know how to do things well. He knows how to advertise things and, as he advertises things, he advertises himself, for he does the former so well.

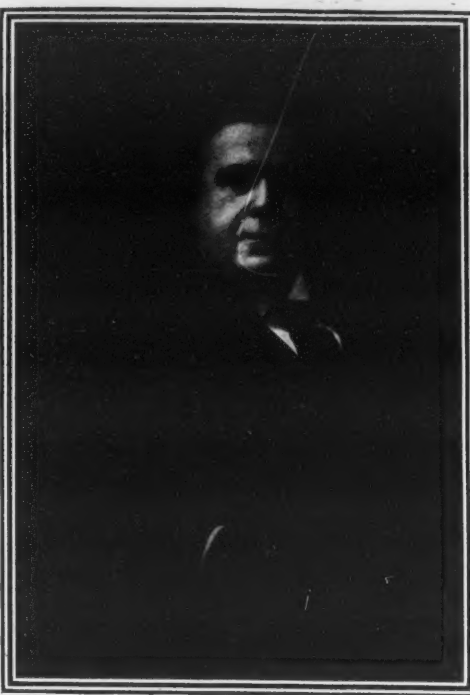
Advertising in Canada passed the "game" stage about ten years ago, and it now parades as a full-fledged science. It is psychology practically applied. When Professor William James lectured on the science of the mind at Harvard, there were no dispiriting fluctuations in Wall Street or the Canadian Rockies. Up to a decade ago psychology had not been introduced to business, and they were far from being on speaking terms. But not so long since introduction, engagement and marriage followed in quick succession, and now psychology and business are achieving wonderful feats in double harness. Business wanted to know how to make people believe they wanted something they had not, and that it could satisfy them. Psychology stepped up with confidence and said: "I will show you how and why."

The unquenchable Rowe was one of the advanced pupils in this particular class who held up their hands and said: "Please, teacher, I know." Elliott S. Rowe has transformed psychology into a meal ticket, which, in these days of a depressed bird seed market, is a large accomplishment. His particular brand of psychology has been remunerative both to him and to the victims who see to it that Rowe does not get his meal ticket for nil.

The Ambulating Ad. always uses the tripod in his concerts, not to sing into, but as a means of understanding. The three legs of his tripod are Vancouver, Victoria and New Westminster, all in a big and high class the latter ones fruitful and fat. He has attracted towards himself, but the greatest of these is Vancouver. This broad-shouldered man says: "Cultivate British Columbia, populate it, and then you will enrich it. Enrich the province and you must at the same time enrich the coast cities." Our subject has charge of advertising the Occidental Cosmopolis of Vancouver.

At Ottawa, where democracy is so predominant and so sanctified, they address him compendiously as the Publicity Commissioner of the city of Vancouver, which is situated on the western extremity of the Canadian Federation of Provinces. The Ambulating Ad. has sat in this niche for ten long years—the earlier ones lean and lanky, the sunset many men, ambitious, innocent and wise, but all with jingling jeans. It were as though they sought the foot of the rainbow where rests the pot of karats.

This Ambulating Ad. is a boundless individual. He is a big personality that spills over a province. He transcends geographical boundaries and defies definition. Wherever he goes he emits luminous sparks that continue to illuminate after the 350 pounds, partially confined within a Prince Albert, have gone. When Elliott S.



ELLIOTT S. ROWE,
Publicity Commissioner for Vancouver, and Strike Investigator for British Columbia.

Rowe laughs, it's a signal for everybody. His eyes are big and see more than you'll find in Cook's or Baedeker's. When you ponder upon the ponderosity of Rowe, your mind goes southward to the bigness of Big Bill, President of the In-God-We-Trust Republic. It has already been insinuated that our subject was no pigmy. The insinuation is herewith reiterated. He's a big man "squared," to use an Algebraic expression, for his polar and equatorial diameters are about equal.

In the realm of brains Rowe holds a big place. He probably has a larger brain area under intensive cultivation than many who decorate "Who's Who" or think they ought to. In his thinking he is considerably in advance of those who are shambling along the ancient Ptolemaic roadway, fearing to digress from it lest they go beyond their depth, which isn't very deep.

Rowe took a place in this mundane arena fifty-one years ago in the town of Whitby, an hour's ride east of Toronto. He acquainted himself with the rudiments of book-learnin' in that town—became proficient in Latin elocution there. He was enrolled at the Normal School, Toronto, and Pickering College. He then became inspired with the pioneer notion of purging this blighted colony from the stigma of illiteracy and gave the children in the woods periodic lessons in psychological marksmanship. But Rowe then treated the teaching profession as so many have since done. It was a stepping stone for him, and it must have suffered a marked depression when he placed his departing foot upon it.

He stepped up into the Methodist ministry. He remained there from 1885 to 1907.

In 1903 Rowe was an appointee of the Dominion Government to prescribe for the malady induced by the coal strike in British Columbia. Here's a secret—Rowe told the writer he found a lot of interesting things there, including some astonishing facts, and he is going to write a book some day for the edification of the unions, the strike leaders and some clerks in the Immigration Bureau at Ottawa. He says it will be a sizzler. During the last ten years he has been seeing things in British Columbia, many of them previously unseen, because other folks were only blinking when the Ad. had both lamps trimmed and burning brightly.

Elliott S. Rowe is a quinary agglomeration: he is teacher, preacher, lecturer, investigator and informant. They do say that he lectures on social and economic subjects, and he is now in charge of civic publicity in Vancouver. He is always bigger than his job, and that is why financiers and organizers seek his advice and are pleased to get it. He measures progress by the meter of liberty. Men are civilized in so far as they are free. He believes in the future and in providing for it. He is always preaching the same little (but always powerful) sermon. Reforestation in the factory, in the bank, in the store, in the school, on the sea, on the farm and in the mine, as well as in the forest, is the only policy of progress that can guarantee enduring prosperity to the Canadian people.

The Eskimo Sealer.

THE Eskimo method of hunting seals shows a primitive calling improved to a fine art. When a seal is discovered the direction of the wind is at once noted. Then the hunter, keeping himself to the leeward of the seal, walks up to within about a quarter of a mile of it. Beyond this he begins to crouch and advances only when the seal's head is down.

Now, as the seal is one of the most wide-awake of animals and has the habit of throwing up its head quickly every few seconds to guard against danger, it follows that the Eskimo has to be extremely alert if he would get his seal. When the seal's head is down upon the ice its eyes are shut, and it is said that in these brief intervals it takes its sleep.

The hunter, by carefully watching the seal's movements, is able without much difficulty to get within about two hundred yards of it, but at closer quarters he is obliged to employ other tactics. He lies down at full length on the ice. Then the real sport begins.

When the seal's head is down the hunter, who keeps a keen eye on his prey, is able to approach still nearer by dragging himself forward on his elbows. This maneuvering continues for some time, until the distance between man and beast has been reduced to a few yards.

When near enough to make a sure shot, the Eskimo takes his bow and arrow from his side and sends a swift shaft through the head of his outwitted companion. Sometimes, instead of the bow and arrow, a harpoon is used with equal effect.

J. C. Stubbs, vice-president and general manager of the Harriman system of railroads, who is announced to retire the first of the year, began his career as a freight clerk at the age of fourteen years, in the office of the Pittsburgh, Cincinnati & St. Louis Railway, at Columbus, Ohio. For forty-nine years he has been an indefatigable toiler, having risen by native ability and courage to meet and overcome obstacles. He was born in 1847, at Ashland, Ohio, and it is there he intends to live after giving up office. His pension from the railroad system will be something like \$1500 per month. It is probable that on unusual questions he will still be called upon for advice.

The Bell Piano

"An instrument of which the makers may well feel proud."

DR. A. S. VOGT



FROM THE ANCIENT CRAFT OF SAINT CRISPIN
TO THE MODERN SLATER SHOE

The Manager of the Slater Shoe Store at 117 Yonge Street, Toronto, says he will be glad to send a copy of the new Shoe Style Book to any Lady or Gentleman who may be interested in fine shoes. The above is a facsimile of the cover of the Slater Style Book. It's the real Slater Shoe—The only Slater, not one of the imitations which are offered with apologies and twinges of conscience by some dealers.



DON'T you envy the man who can smoke a pipe? Don't you envy the pleasure, comfort and solace the pipe gives him?

Perhaps memories more or less vivid of a vandalized taste and burnt tongue have made you sore on pipe smoking? But really there is no need to be. Smoke

TUCKETT'S ORINOLO TOBACCO

and you will enjoy all the comforting pleasures of the "sweet briar." Fill up that old pipe of yours with this rare blend of old Virginia. Then between puffs of blissful content you will be satisfied that nothing you know can touch it for a real good smoke.

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WITH
Provisions, Tents, Utensils, Blankets
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Pupils may register at any time.
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English Literature, French and German, Physical Culture, Voice Culture, Interpretation, Oratory and Dramatic Art. School re-opens for Fall Term on October 2nd.
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MUSIC and DRAMA

ONE swallow does not make a summer runs the proverb, but theatrical producers are apparently under the impression that one waltz song makes a musical comedy. There was assuredly nothing of interest in "Madame Sherry" save the refrain "Every Little Movement," and in "Dr. De Luxe" the same composer has tried to achieve over again the success he won with such slight effort in the earlier piece. By working over again the same melodic figure with slight changes of interval and inscribing it "For Every Boy Who's Lonely, There's a Girl Who's Lonely Too." Mr. Hoschna and his associates no doubt expect to reap another harvest from the harmless and well meaning public which likes tunes that make its feet move. There was one important fact about the waltz tune in "Madame Sherry," however, which should not be overlooked. It was an integral part of the plot, feeble and innocuous as that concoction was—it was not dragged in by the ears in a wholly inappropriate manner as is the sentimental song in this piece. The association of the tender feelings of a lonely heart with a pseudo dog doctor is about the limit to which the framers of "musical comedy" have gone in the way of sentimental excess—and that is saying much.

The late Marquis of Salisbury once said of the London Daily Mail that he had not seen the publication, but that he understood that it was written by schoolboys for schoolboys. What can one say of the authorship of the modern "musical comedy?" It seems to be written by yellow kids for yellow kids. But perhaps it would be more correct to say that it is written by grown men who try to write like yellow kids because they think that is what the public wants. In "Doctor De Luxe" the librettist, Mr. Hauerbach, appears to have possessed the germs of some fair satirical ideas. The dog craze of New York women who pamper beasty snuffing pets and snurn the joys of motherhood is a legitimate subject for mirth and satire and in the first act this subject is dealt with clumsily, but at certain moments amusingly. Burlesquing the medical profession is always a popular stage sport, though most people count their doctor their best friend. The emergence of the amateur dog doctor into a physician-in-spite-of-himself, who treats his patients with dog powders, provides some boisterous fun, but the humor is forced throughout. There is nothing rollicking or spontaneous about it. In addition, there are a large number of roles of no importance whatever. Characters blow on and off the stage



CHARLES CHERRY.
The brilliant English comedian who will be seen in Daniel Frohman's production, "The Seven Sisters," at the Princess Theatre next week.

like autumn leaves, and their antics are as bewildering. Nobody knows why they come and why go. They appear and disappear, and seem to have little to do with the plot. One learns that certain wives are jealous of their husbands, and certain husbands suspicious of their wives—for what reason is not made clear. It seems as though Mr. Hauerbach originally had some sort of farce-plot in his mind, but got hopelessly lost in the endeavor to unravel it. The only genuine role of the piece is that played by Mr. Ralph Herz, the young ne'er-do-well who, against his will, is made to minister to the ills of both dogs and men. Even in the case of this purely farcical character, an attempt at sentiment is made by describing him as a young Bostonian of good family "whose honor is unstained." Now, who in his senses cares whether the leading character in such a rigmarole is a man of unstained honor or not, and who wants to see him making love?

Mr. Herz is obviously a well trained comedian of the German school.

One does not mean by this that he stuffs a pillow under his waistcoat and bleats in an incomprehensible dialect; but that he is an actor whose continental experience has taught him how to use the niceties of facial expression, gesture and vocal inflection. Consequently he gets the very best that is to be gotten out of the lines and the situations with which he is provided. He is supported by a large number of women of no importance, most of whom are comely, however. Their gowns have the freshness of the first month of the season; they sing a good deal, but singing is a strong point with but few of them. Miss Rena Santes, however, who renders a novel ditty, "When the Old Top Hummed," is the possessor of an excellent voice, which she uses with considerable skill; and Miss Charlotte Grey sings the chief lyric of the piece to which allusion has been made charmingly and expressively.

Hector Chaslowitz

MUSIC

The first rehearsal for the season of the Mendelssohn Choir has been called for Tuesday evening, September 12th, in the Music Hall of the Conservatory of Music when serious work will be commenced upon the proposed programme for the fifteenth season of active work of the Society. Such care has been given by Dr. Vogt for the re-organization of the chorus for this season that he is confident that he has enrolled a chorus of singers which will more than maintain the prestige of this famous body of choristers. Nine concerts will be given in the month of February next, of which five will be in Toronto, on February 6th, 6th, 7th and 8th, one in Buffalo February 26th, two in New York February 27th and 28th and one in Boston on the following date. While numerous invitations have been received to visit other American cities as well as to co-operate with some of the leading musical organizations of the States, it was deemed unwise to add to the originally planned number of concerts. Among the works to be given in Toronto will be Wolf Ferrari's "The New Life" for adult and auxiliary chorus, soprano and auxiliary chorus, orchestra, organ and piano. Almost every resource known to modern composers both in orchestral and choral effects being employed. Berlioz's "Te Deum," composed in honor of Napoleon, will also be given and in addition to the forces above named the percussion and brass sections of the orchestra will be augmented identically as laid down by the composer. On account of urgent requests from many sources, Dr. Vogt has decided to repeat Verdi's "Mazurka Requiem" which created such an impression at last season's concerts. The soloists engaged for these works will be among the best available in this country. Two miscellaneous concerts and an orchestral matinee by the Theodore Thomas Orchestra, who have been engaged for the entire series, will also be given. The rehearsal of the auxiliary choir of the young people will commence on September 13th under Mr. A. L. E. Davies, who will again have charge of this important branch of the work.

The first rehearsal of the National Chorus for the forthcoming season has been called for Monday, Sept. 18. The annual re-organization has been completed and with a newly strengthened body of singers under his baton, Dr. Albert Ham is entering upon the arduous work of preparation with great enthusiasm than that which any of his previous choirs have inspired in him. Twenty additional members have been added to the main chorus and the outcome of the voice tests to which the entire roster of the choir has been subjected, has made the conductor supremely confident that this season will be the crowning one



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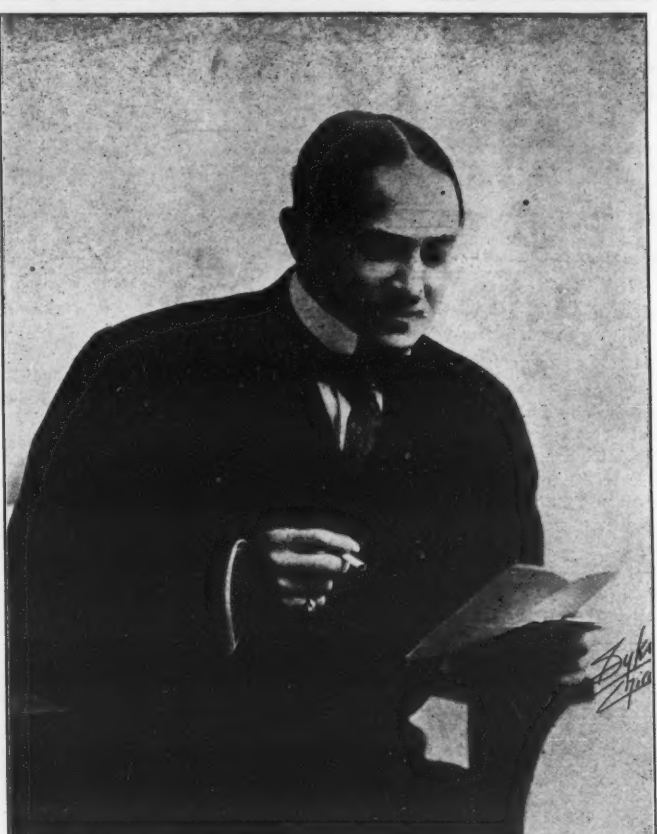
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NEXT WEEK—ROSS & FLUTON



SAM BERNARD.
The noted dialect comedian who will be seen in "He Came From Milwaukee," at the Royal Alexandra Theatre next week.

In a long series of successes. A new feature this year will be a small choir of boys' voices which will supplant the main chorus in three of the intricate double choruses and six-part numbers of the program. Amongst the composers represented in the works for rehearsal are Reichardt, Bantock, S. S. Wesley, Max Bruch, Wendt, Rogers and Goss. The numbers chosen are of a very high order, necessitating the fitness in interpretation for which Dr. Ham is noted. Signor Bonci's decision to appear with the choir in two numbers has made Dr. Ham the recipient of congratulations. Bonci's concert engagements outside of New York will be very rare and his consent to sing in association with the National Chorus pays a high compliment to its standing. Bonci is regarded as the foremost exponent of the bel canto.

Tsu Kung, a pupil of Confucius, wrote that "in any country it is only necessary to hear its music in order to know if its manners and customs are good or bad." The Chinese do not usually like European music any more than Europeans like Chinese music; but the other day a Chinaman heard a performance in a Tsingtau church of Haydn's oratorio, "The Creation," and was moved to enthusiastic utterance of his feelings: "Like the sound of the ocean was the choral singing. How the voices rejoiced in jubilant exultation! They spoke to me like the voice of thunder, with thrilling effect. I awoke as from a dream, all ignoble feelings were silenced, and peace came into my heart. Did not the ancient sacred emperors cultivate music in order to ennoble manners and to banish the savage quarrels of mankind?"

Lillian Nordica's concert tour will begin two weeks sooner than announced, in order to make it possible to visit California, too. Canada will be included; also Illinois, Wisconsin, and Minnesota. Thirty recitals will be given.

THE THEATRES

"The Seven Sisters," a sprightly, lively comedy, full of humorous incident and fun that is thoroughly wholesome, will be presented at the Princess Theatre, next week, beginning Monday, September 4th, under the direction of Mr. Daniel Frohman, with Charles Cherry as the star at the head of the New York Lyceum Theatre company. The play was one of the successes at the Lyceum Theatre last season and subsequently had a remarkable run of over one hundred nights in Chicago during the hottest summer ever known there.

The play is by Ferenc Herczeg, the most distinguished of Hungarian dramatists and was adapted for the English stage by Miss Edith Ellis. The play enjoyed a long popularity abroad extending over a period of several years. It is in four acts and the action takes place in a small garrison town in Hungary. The story is based on the efforts of a widowed mother to marry off her daughters in proper order, it being the custom of the country to see that the oldest is married first, the others in the meantime being held in the background. Four of the sisters have reached the marriageable age, but the most attractive one, the fourth, has been sent to a convent. In act first, is shown the home of the sisters, the eldest being prettily attired, and ready for the matrimonial market. The others, though equally attractive, are compelled to wear short dresses and their hair in long braids and are apparently too young for suitors. The fourth sister returns home unexpectedly, having been dismissed from the convent for a madcap prank. She is dressed in a modish gown in accordance with her real age. Her



NELLA BERGEN,
who will be seen in support of Sam Bernard at the Royal Alexandra Theatre next week. In private life she is Mrs. DeWolf Hopper.

mother learns that a young man has paid her fare home, and feeling the disgrace of her dismissal and the apprehension for her presence at home, compels her to change her dress for that of a more youthful age. Shortly afterward, the young man, a wealthy count, Lieut. Horkoy, comes to the widow's home and is amazed at seeing the convent girl whom he had met in such childish attire. He learns from her the conditions of the family affairs and makes a bargain with her that for three kisses he will marry off her three oldest sisters. She agrees on condition that she will pay her wages on the morning of the third girl's marriage. From this in ment on, the complications begin and their schemes are developed with much hilarity through three acts. At the close of the third act certain complications arise by which the Lieutenant and Miel come to a grave misunderstanding, but in the end matters are adjusted to the happiness of the entire family. Besides Charles Cherry—the cast includes Wilfrid Draycott, Reginald Mason, Gaston Bell, John E. Hollis, Joseph Allenton, Misses: an Murdoch, Gloria Dare, Carlotta Doty, Barbara Tennant, Adeline Stanhope—Wheatcroft, Marion Woodson, Elizabeth McNiff and Blanca Robinson.

Sam Bernard, admittedly one of the funniest men of his type on the American stage, returns to Toronto on Monday next for a week's stay at the Royal Alexandra Theatre, opening the regular season at that playhouse and beginning his engagement with a Labor Day Matinee on Monday next. He will be seen in Messrs. Shurt production of "He Came From Milwaukee," the book of which comes from Mark Swan and Edgar Smith, the lyrics from Edward Madden with music composed by Melville Ellis, Ben Jerome and Louis A. Hirsch. This will be Mr. Bernard's first engagement in this city since his appearance here three years ago in The Rich Mr. Hogenheimer, an occasion pleasantly remembered by theatre goers. Mr. Bernard's new play, which is said to be as delightfully funny as any of its predecessors, comes to us with the endorsement of two engagements on Broadway, both of them being played at the Casino Theatre. It is promised that Mr. Bernard's many admirers will find that his nimble tongue has lost none of its cunning in this new play and that he has made no trace with the English language. In "He Came From Milwaukee," Mr. Bernard assumes the role of a brewer from that city travelling in France, where he strikes up a friendship with the Duke of Zurich, a personable young monarch who is pestered on the one hand by revolutionists and on the other by a matchmaking American mother. To avoid certain embarrassments, he induces the brewer to impersonate royalty; the Duke for the time being assumes the identity of his travelling companion. Thus it will be seen that up to this point the plot reveals a coherent story, which promises well in the working out of the ludicrous situations, which are bound to follow. The quasi duke then comes in contact with the eligible and charming American girl who spurns him, and later with the revolutionists, who involve him into a duel and finally compel him to defend himself at a duelling court-martial. Mr. Bernard's supporting company include: Nella Bergen, Alice Gordon, Anna Wheaton, Louise Mink, Nicholas Jodels, George Baldwin, Billy Gaston, Henry Norman, Charles R. Burrows, and others.

The original Eight Palace Girls are making their first appearance in this country and will head the bill at Shea's Theatre next week with eight other offerings. They are graduates of the famous Tiller School of Dancing, which is to England what the Imperial Ballet School is to Russia. The special features for next week are: Una Clayton and her players in Miss Clayton's new act, "A Child Shall Lead Them," and Will Rogers, the Droll Oklahoma Cowboy. Included in next week's bill are Conroy and Lamare, Welch, Mealy and Montrose, Elsie Faye, Six Musical Spillers, Millard Bros. and the Kinetograph.

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sufficient to protect the collector from imposition.

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was sometimes copied and transfer printing was also em-
ployed. The second variety and perhaps the most char-
acteristic is of a deep creamy tint, on which Chinese de-
corations in enamel colors were painted. The Worcester
porcelain of the period was also imitated in this body and
some of the polychrome designs of that factory were close-
ly copied, such as the house or pagoda pattern in red.

The third variety is evidently intended to imitate the
Chinese so-called "Lowestoft" style, as the glaze is tint-
ed green to simulate the color of the Chinese ware. This
is a peculiar tone resembling that of a duck's egg which,
when placed side by side with the cream colored ware,



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been woven so many fallacious theories as the porcelain
of Lowestoft, Eng. It has been variously stated that the
pottery and porcelain were both made at that factory,
that the porcelain produced there was hard paste, that
porcelain was brought from China in an undecorated con-
dition and painted there and the armorial and heraldic
hard paste porcelain, the helmet creamers and tea-pots
with crossed handles, with decorations of roses and dot-
ted waving lines, all originated in the insignificant fac-
tory in that English town.

All of these assertions are incorrect. There is no as-
surance that pottery was produced at Lowestoft. The
porcelain made there was of the ordinary soft paste sim-
ilar to that of other contemporary English factories. No
proof has yet been furnished that Chinese porcelain was
ever decorated there and all of the hard porcelain so long
known to dealers and collectors as "Lowestoft" was made
and decorated in China.

True Lowestoft porcelain is always of soft paste. Its
distinguishing characteristics are poor potting, sandy and
irregular glaze in which black dust specks are usually
found, uneven surface and embossed designs taken from
prepared molds.

The base rims of cups and bowls are usually elongat-
ed and are thicker at the top, tapering to a thin edge at
the base. The bottoms of undoubted pieces are as a rule
rough and unfinished and the glaze is irregular and un-
even.

There are several varieties of real Lowestoft porce-
lain. The first is of a whitish paste with a bluish tinge
of the glaze decorated with blue and frequently relief de-
signs. In this variety the Worcester and Bow porcelains
were imitated. The Worcester "powder blue" ground

is of a pronounced green color. On this wear Chinese
floral designs and colors were copied.

Macadam, Road-maker.

It has been said that the best roads built since the days
of the Romans are those known as macadamized
roads.

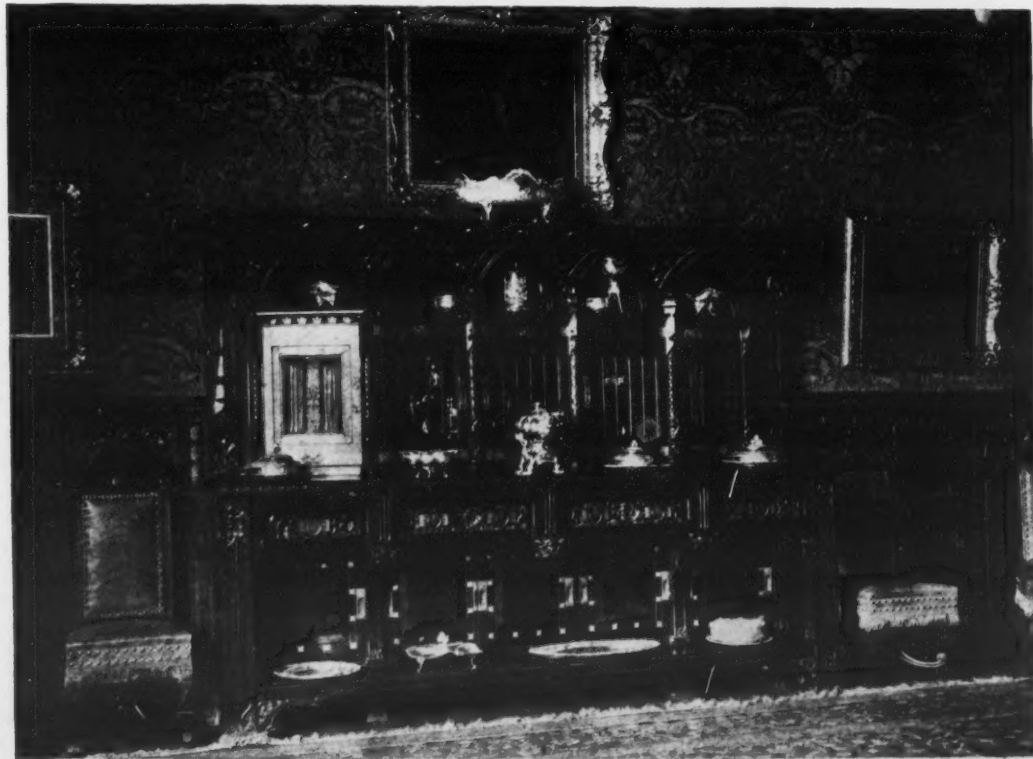
Macadam was a Scotchman who spent several years
in America. On his return to his native land, toward
the close of the eighteenth century, he devoted his atten-
tion to road-building. His leading principle was that a
road ought to be considered as an artificial flooring so
strong and even as to let the heaviest vehicle pass over
it without impediment.

People began to hear with wonder of roads thirty and
forty feet wide rising only three inches in the centre, and
he propounded the extraordinary heresy that a better and
more lasting road could be made over the surface of a
morass than over solid rock.

Another of his principles was that the soil is more
resistant when dry than when wet. In order to keep it in
a condition of the greatest resistance—that is to say, dry
—he advocated the putting over it of a covering imper-
vious to rain—the road, in fact. The thickness of this cov-
ering was to be regarded in relation to its imperviousness,
and not at all as to its bearing of weights.

Instead of digging a trench, therefore, to do away with
the surface of the native soil, he carefully respected it,
and raised the road sufficiently above it to let the water
run off.

Impermeability he obtained by the practical discovery
that stones broken small, and shaken and pressed together,



MONTREAL RESIDENCE IN RENAISSANCE STYLE—SECOND SERIES.

Hand-carved sideboard of Gothic design which occupies a prominent place in dining room. E. & W. S. Maxwell,
Architects.

AWAY WITH DOUBTS

We know that an electric flat iron will do an ironing in
shorter time, with less muss, less heat, less trudging, and,
make this most irksome day of the work week a
welcome one. But we want every housewife in

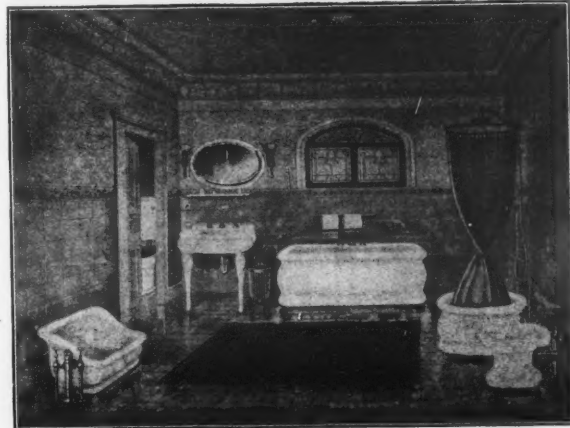
Toronto to know it. So we are allowing the
free use of an electric flat iron for thirty
days. If it does not more than justify
our claims, send it back without ob-

ligation or cent of cost. To get
one on trial simply phone

the Comfort Number
Main 3975

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Alexandra Ware

offers every advantage possible to a perfect sanitary
equipment. Its construction is marked by artistic design,
elegance of finish, purity of coloring, convenience of in-
stallation and lifelong durability. Made of a specially
prepared iron united with a perfect porcelain enamel—
inside and out—in such a manner that the expansion,
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Alexandra Ware for installation in notable public and
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puts on one of the
new styles of *von Gal hats*
has something more than
a fine hat. He wears a per-
manent guarantee of satisfac-
tion. The fit—the material
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must be what you pay for. Your
dealer guarantees it to you—we
guarantee it to him. Do you
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public favor that has given to

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"CORRECT STYLES FOR MEN"

their wonderful vogue? Whether soft or
stiff, the styles of these hats are recognized
everywhere as leaders. There is a von Gal
made style that suits your height, your
weight, the shape of your face.

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You should select your pipes with the same careful discrimination with which you select your friends. Your pipe, the one friend you have always with you—your inseparable companion—should in material, shape and principle, be one of sterling worth. You will be proud to own a B B B pipe. You will be proud of the efficient way in which it caters to your enjoyment. Its world-wide reputation has been gained by giving just such thorough satisfaction to critical smokers. Made of flawless Briar by the highest type of skilled pipe makers, in our London factory. B B B pipes are guaranteed not to burn or crack with fair usage, and, being designed on strictly hygienic lines, they are easily cleaned—and kept clean. There are no pockets to retain the saliva or nicotine, nothing to impair the native goodness of the tobacco or mar its natural fragrance. For these reasons the B B B guarantees you a cool smoke, a sweet smoke, a soothing smoke. Sold all over the civilized world.

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is THE accurate Arm

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Afternoon Teas daily.
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DECORATORS
249 QUEEN STREET WEST
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How She Knew.—He—"You refuse me, then. Oh, well, there are others!"
She—"I know there are. I accepted one of them this afternoon."
Boston Transcript.



MONTREAL RESIDENCE IN RENAISSANCE STYLE—SECOND SERIES.
Breakfast room, finished in tiger wood with figured frieze, and glass mosaic faced fireplace. E. & W. S. Maxwell, Architects.

as by the traffic on a road, rapidly settle down face to face and angle to angle, and make as close a mass as a wall. Mankind in general now believes that this last is all that Macadam invented; the rest is forgotten. That important fraction of his discoveries is what has given to us the verb to macadamize, and to the French their nouns macadam, macadamisage, and the verb macadamiser.

It was soon found that roads which were mere layers of broken stone six, four, and even as little as three inches in thickness, passed through the worst winters without breaking up, while, as the coachman used to say, they "ran true."

Even in the breaking of stones Macadam effected a revolution. He saw that able-bodied men standing up with heavy hammers wasted the greater portion of their strength. He made his stone-breakers sit, so that all the force of the blows took direct effect on the stone; and the result was that he found small hammers did the work perfectly well, and thus was able to confine it to old men past hard labor, women and boys, which reduced the cost of the broken stone by one-half.

The size to which the stone should be broken he determined in a practical way, by the area of contact of an ordinary wheel with a smooth road. This he found to be about an inch lengthwise, and, therefore, he laid it down that "stone which exceeds an inch in any of its dimensions is mischievous"—that is to say, that the wheel in pressing on one end of it tends to lift the other end out of the road.

In practice he found it simplest to fix a weight of six ounces, and his surveyors carried scales to test the largest stones in each heap.

Macadam would allow no large stones even for the foundation of his roads, for he found that they constantly worked upward by the pressure and vibration of the traffic. The whole road was of small broken stones, even over swampy ground.

The Policy of Doing Without.

IN furnishing our house, we found it immensely more difficult to do with than to do without. It was the house itself that was responsible for this point of view. It is, truly, a gem architecturally and it represents years of dreaming and saving. When the last nail was driven and the finish dry we moved into our new quarters. It was then that we discovered the policy of doing without.

To begin with, the velvet rug that had looked very well in the rented cottage developed into an eyesore against our hardwood floors. A mahogany rocker which had seemed all right in the old days was out of place in the little ivory reception room. A once admired oak bookcase degenerated into a mongrel against the paneling in our living room. Even our wedding presents, cut glass and Haviland china failed to harmonize with the blue dining room.

Piece by piece, our belongings were tried and found wanting. The rug went down town to the office, the rocker went to the attic. Our shiny upright piano went to the second-hand man. In the end we sat down to contemplate a house empty except for a tall clock, a fine inherited piece, an old mahogany lowboy, also inherited,

a mahogany dining table and chairs of good design, and a good pair of brass andirons.

With these things as a groundwork we decided to make a home out of our house. They were intrinsically beautiful and so represented no phase of the problem of doing with. Moreover they were eloquent arguments for doing without hall racks, lingerie lamps and upright pianos.

We soon found out that doing without had even more advantages than we had at first imagined. To begin with, we moved into our house in early summer. It was pleasant to entertain friends out of doors than within the house. Thus we did not miss our living room. Our kitchen and dining-room were furnished, we possessed an up-to-date bathroom and plenty of beds. We were amply fitted out with the necessities of housekeeping for the summer at least. The superfluities might be gradually acquired. We had the house and we were humbly thankful for the privilege of doing without.

That summer was a happy one. By fall we had picked up a quaint square piano for a mere trifle. It was of rosewood and of better tone than the upright, the very piece for which a certain corner in the living room had been yawning.

Six months later we answered an advertisement in The House Beautiful. As a result, we were enabled to purchase some good Colonial reproductions for a mere song, chests of drawers for our bedrooms, chairs and a gatelegged table for our reception room.

We are still doing without, and intend to pursue that policy *ad infinitum*. Every few months however, we add to our good things. Last month it was a pair of brass candlesticks and some Canton plates. This month we expect to acquire a plaster bas-relief to hang over the fireplace in the living room. We are undecided between Orpheus and Eurydice and The Singing Boys. Somewhere in the golden future we know there waits for us a thick, glorious Oriental rug. Then we will send the rag rugs to the bedrooms.

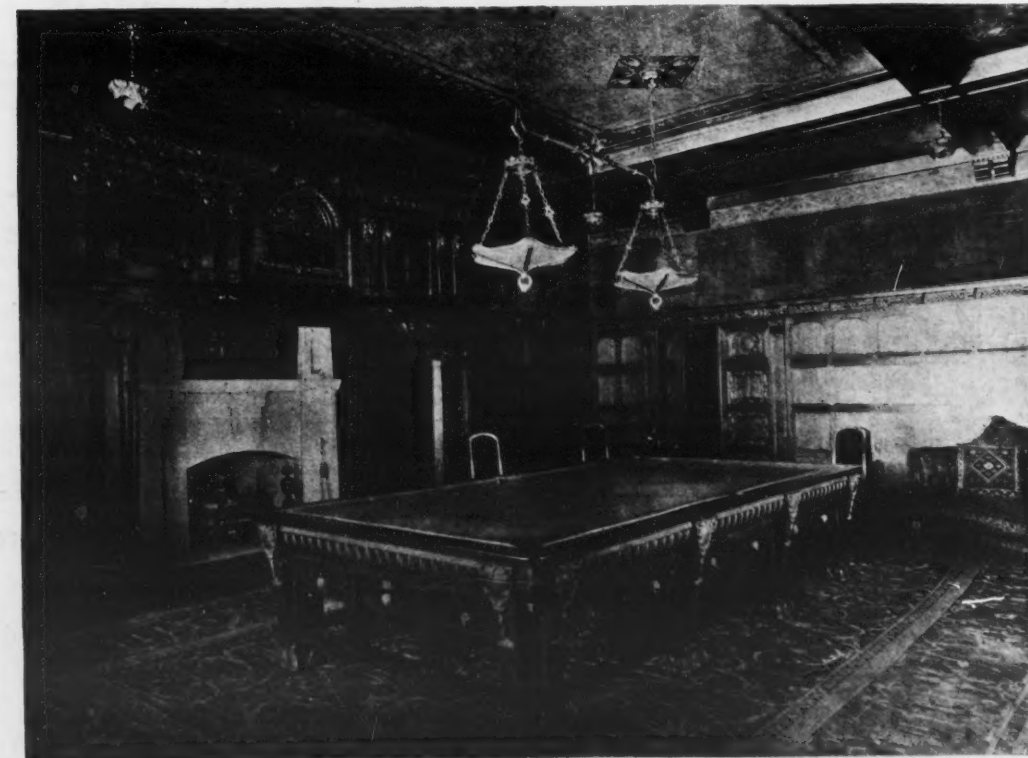
Also we are longing for a cornucopia sofa. We know that it will also come. Do not all good things come to him who learns to do without?—Caroline Klingensmith in The House Beautiful.

How Insects Breathe.

WHILE mammals have lungs and fishes gills, insects have neither one nor the other. Instead they present a complex system of tubes running throughout the length of their bodies, whereby the air is conveyed to every part of the system.

To guard insects against collapse from pressure of air, Nature has furnished the little creatures with a fine thread running spirally within the walls of the tube, just as a garden hose is protected with wire.

Many flies live first in the water as larvae. Arranged along each side of their bodies is a series of exceedingly thin plates, into each of which runs a series of blood-vessels. These plates are placed to absorb the oxygen contained in the oxygen in the water. The tail ends in three feather-like projections, and by means of these the larvae cause currents of water to flow over the gills and thus their efficiency is increased.



MONTREAL RESIDENCE IN RENAISSANCE STYLE—SECOND SERIES.
Billiard room, with scheme in Old English, or pollard oak, with a leather frieze and decorative stone mantel—the detail of ornamentation being rather Celtic in origin. E. & W. S. Maxwell, Architects.

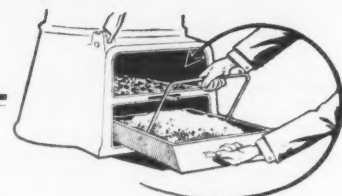
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"The Queen of Table Waters"



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How the King Ash Pit Disposes of the Ash Job

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KING BOILER & RADIATORS

abolishes the drudgery, dirt and footprints on expensive carpets, or muck connected with ash-sifting. For all the dust raised in sifting is carried away up and out the smoke pipe by a direct draft. This, of course, saves the carpets, rugs, curtains, wall hangings and furniture, and does away with ash

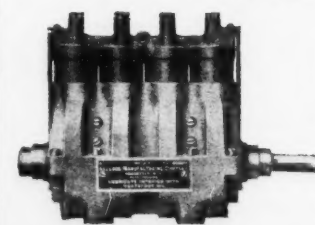
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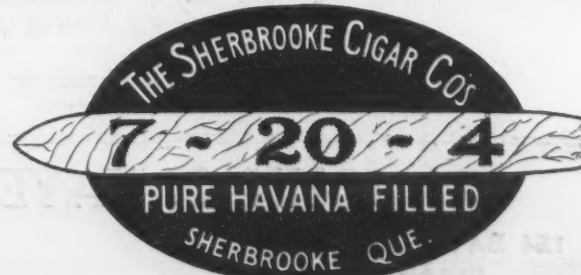
At the Toronto Exhibition (Process Building)

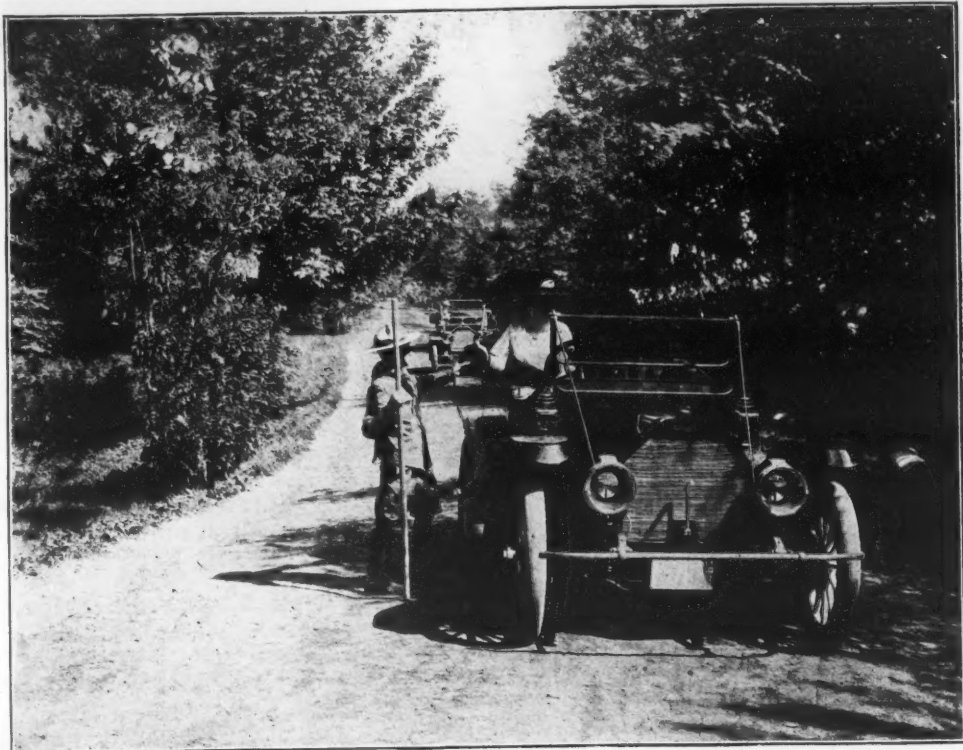
Also Exhibit of Gas Fuel Appliances for Industrial Purposes in Machinery Hall.

SALESROOM OPEN EVENINGS

The Consumers' Gas Company

12 and 14 Adelaide Street West Phone Main 1933





First on the Road First at the Exhibition First in the Estimation of Motorists

Automobile history has repeated itself, and this year, in the Transportation Building at the Exhibition, the McLaughlin-Buick exhibit towers again so far above other exhibits in every respect that it may truly be said to be in a class by itself. Not only is it the largest in point of numbers, but also in the comprehensiveness of the display.

The display has but one drawback—that it affords accommodation for only one-third of the splendid range of models built by this well-known firm. There is, however, even in its curtailed condition tangible, irrefutable evidence of the superiority of this Car and of the wide range of models offered to our customers—a car for every requirement.

There are some facts in connection with this exhibit which give it unusual prominence.

Twelve different models are shown.

A Stripped Chassis is running in charge of an expert who will explain the mechanism to any who are interested.

An entirely new idea is shown in Model 39 Limousine. Nothing outside but the running gear. This car is acceded to be the most luxurious in fittings and appointments on exhibition.

Roadsters, touring cars, limousines, runabouts, coupes, with a staff of courteous demonstrators to interest you.

Don't fail to see this exhibit. Ask questions. Examine the cars and their engines. Make comparisons with other cars, and if you are interested, ask for a demonstration.

The McLAUGHLIN CARRIAGE CO., Limited

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BRANCHES IN ALL LARGE CENTRES

A Country Home

With all City Conveniences.
Does that appeal to YOU?



Look it over carefully from the outside.
See that bearing orchard in the rear.

NOTICE the size of the Lot, 102 feet on Yonge and 232 feet deep. Do you see in the photo how artistically the grounds are landscaped? Examine this photo carefully—then allow us to show you the interior. The oak finish, the hardwood floors, the modern bathroom, the up-to-date heating plant. In a word, a home built for a home.

Price, \$12,000. Terms can be arranged.
Phone us for motor appointment.

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North Toronto Branch:
Cor. Glen Grove and Yonge

Real Barbara
Frietchie
Legend is Contradicted by a
Man Who Knew Her

HENRY Clay Naill, who died in Baltimore the other day, was a politician of the old school, intensely partisan, eating, drinking, and dreaming politics. He was a stump speaker for the Republican party in many States and for many decades. During President Arthur's Administration he was surveyor of the port of Baltimore. Through absorption of its traditions he knew the history of Maryland until, in conversation, it would seem to his hearers as if he had himself lived from earliest colonial times. He had seen every President from John Quincy Adamson, and had known personally several of the defenders of Fort McHenry.

His version of the Barbara Frietchie legend is interesting, in view of the fact that Frederick was Mr. Naill's home, and he was well acquainted with Dame Barbara—had "known her from his infancy, and had sat on her lap many a time," as he expressed it. The legend, as immortalized in Whittier's poem, is well known. It has been claimed that the incident occurred just as told in the poem, but it has also been asserted that the heroine was a Mrs. Quantrell, a relative of the guerrilla leader. Those who advance the latter theory usually declare that the soldiers did not pass within three blocks of Barbara's home.

According to Mr. Naill both stories are right and both wrong. He said that while Stonewall's soldiers were passing Barbara's house, several of them entered her garden and drew water from the well without asking consent of the old woman, who was churning on the porch. Upon being acridly ordered away, two of them went on to the porch and pretended to be about to slake their thirst with Barbara's buttermilk. Her wrath grew to fury, and, in mingled English and Pennsylvania Dutch, she gave them her unflattering personal opinion of themselves, their army, and Government, and the military profession in general. Her speeches were received with laughter and mock applause, and the soldiers then moved on. According to Mr. Naill, there was no flag displayed, and Barbara's sentiments, expressed and unexpressed, were rallied around the single principle of "No trespassing."

Further down the street was Mrs. Quantrell, a younger woman, with an eye to dramatic effect, and a presumed confidence that the consequences of a little show of patriotism would not be very serious. She ran to her front gate, waving a small American flag. The young fellows who composed the army were not grim fanatics in a holy war, and the excited woman in calico, waving her little flag in defiance of the marchers, roused only their sense of humor. They saluted her derisively, asked if she were prepared to accept their surrender, laughed and chaffed at her until she got tired and went within. The general's command was simply, "Pay no attention to her."

These two incidents furnished the only excitement of the passage of the troops through the little village. The two stories were well understood at home, but when they traveled they got mixed, and grew in such a way as to confer immortality upon the lady who was angered at the impudent lads who threatened to drink her buttermilk. As for Mrs. Quantrell, her immortality takes the form of an occasional paragraph in the "Answers to Correspondents" column. According to Mr. Naill, she undoubtedly waved a flag, but it was his cynical opinion that she knew she was perfectly safe, but wanted to be a village heroine. That the credit should go to the choleric Barbara and that the story should be told to all the nation, with accompaniments of crashing bullets and dramatic commands, was a matter of bitter grief to the actual heroine of the flag episode. But it was a subject of keen amusement to the neighbors, an amusement which Mr. Naill shared to the utmost.

MR. SEITZ GOES TO GERMANY.

Ernest J. Seitz, the brilliant young pianist, sailed from New York on Thursday for Germany. He will spend three or four years in Berlin, continuing his studies under the best teachers in that great musical centre. His many friends in this city will follow his musical career with much interest, and it is only to be expected that he will win a place in the ranks of the world's great pianists. His exceptional talents, both as performer and teacher, have already secured for him considerable prominence, and his masterful interpretation and wonderful technique have charmed and astonished Toronto music-lovers. He will be accompanied by his brother Mr. Joseph I. Seitz.

NATURAL LAXATIVE
MINERAL WATER

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CONSTIPATION

BUY IT BY
THE BOTTLE
NOT BY
THE GLASS

A gentle and wholesome Laxative Water plays an important part in maintaining good health. It regulates and tones up the system. Try a bottle and drink half a glass on arising in the morning. For sale at all Druggists and Chemists.

A BOTTLE
CONTAINS
MANY
DOSES

Murray-Kay, Limited



Mahogany Console and Mirror

Murray-Kay's Great Display at the Exhibition

If you visit the "FAIR," as of course you will, let us suggest that you go direct to the big manufactures building. Entering by the west door, if you turn to the right you will be at once face to face with one of the most interesting exhibits on the grounds, that of MURRAY-KAY LIMITED. On the one side, enshrined in a large and tastefully designed enclosure, is a display on life-like wax models of the latest Parisian fashions for Autumn and Winter, in Wraps, Costumes, Suits, Millinery, etc., and on the other, a suite of rooms exquisitely furnished and decorated—each apartment presenting a charming and consistent picture of the decorations and furnishings of some historic period.

Which most to admire is a problem—the dainty Louis XVI. Bedroom suite in cream enamel, with twin cane panelled bedsteads; the Jacobean Dining room with its stately furniture and rich decorations; the exquisite Louis XV. Drawing Room in ivory and gold; or the handsome Reception Hall with quaint high-back chairs and settee, characteristic of the time of Charles II.

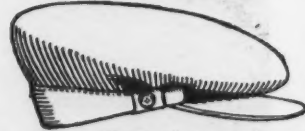
Individually and collectively, these rooms deserve the careful study of everyone interested in the furnishing of a home. Certainly they bear eloquent testimony to the resources of the MURRAY-KAY establishments, and it may here be noted that visitors are cordially invited to call at the Company's stores—17 to 31 King St. E., and 36 and 38 King St. W.—and inspect at leisure their grand fall opening displays of Dry goods, Costumes, Carpets, Furniture, etc.

MURRAY-KAY, Limited

(JOHN KAY COMPANY, Limited)

36 and 38 King Street West

ASK YOUR HATTER FOR



THE
"MASCOT"
CAP. Regd.

It will bring you luck!

Exclusive style made by TRESS & CO.,
LONDON and worn by the majority of well dressed
men in Great Britain.

If any difficulty in obtaining from your local
hatter, apply to our Dominion Agents

WREYFORD & CO., - 1 - TORONTO.



Steamers leave daily
3.00 P.M.

1000 Islands and return	\$12.50
Montreal	24.50
Quebec	33.50
Saguenay	46.50

MEALS AND BERTHS INCLUDED

For tickets, rates, folders and information re R. & O. Summer Hotels,
apply to Ticket Office, 46 Yonge St., Toronto.

Dunfield's Ties

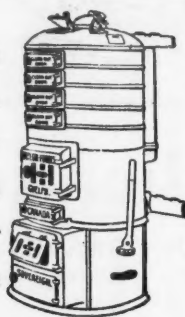
have a wonderful reputation throughout Canada for their smartness in design.

Our latest is a Grenadine Silk in 11 plain colors, Lt. Pearl, Smoke, Navy, Alice, Myrtle, Wine, Rose, Purple, Mauve, Tan, R. 1, at \$1.00 each.

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426 Yonge St.

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Men's Ceylon Shirts, French Cuffs, Collar to match, \$1.75.

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are the best in the city. Fine Natural Wool, medium weight, Liama Finish, \$1.00 garment. Better lines all wool heavy weights, \$1.50 and \$2.00 garment. Dr. "Jaeger's" Underwear, from \$1.50 garment. See our Camels' Hair Polo Coats for Ladies. They are correct for this season's wear.

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Tours for the late Summer and Fall, the most delightful seasons abroad. Complete range of routes, prices, etc. **PASSAGE TICKETS** by all ocean lines, and for rail travel to all parts of Europe, with or without hotels, etc. **ROUND THE WORLD** tours leave August to January. Send for program desired.

THOS. COOK & SON
65 Yonge Street.
Traders Bank Building, Toronto.
Cook's Travellers' Cheques are good all over the world.



DEPARTMENT OF THE NAVAL SERVICE

A Competitive examination will be held in November next at the examination centres of the Civil Service Commission for the entry of Naval Cadets for the Naval Service of Canada; there will be 25 vacancies.

Candidates must be between the ages of 14 and 16 years on the 1st of January next; must be British subjects and must have resided in Canada for two years immediately preceding the examination; short periods of absence abroad for purpose of education to be considered as residence.

Successful candidates will join the Royal Naval College at Halifax in January next; the course at the College is two years and the cost to parents, including board, lodging, uniform and all expenses, is approximately \$400 for the first year and \$250 for the second year.

On passing out of College, Cadets will be rated Midshipmen, and will receive pay at the rate of \$2 per diem. Parents of intending candidates should make application to the Secretary Civil Service Commission, Ottawa, before 15th October next.

Further information can be obtained on application to the Secretary, Department of Naval Service, Ottawa.

Unauthorized publication of this notice will not be paid for.

C. J. DESBARATS,
Deputy Minister of the Naval Service,
Ottawa, August 1st, 1911.
Department of the Naval Service.



A VERY pretty girl who recently returned from Ireland tells of an encounter with an Irish caddy in Dublin. She had started out from the hotel to do some shopping, but decided instead to make a tour of the city on a jaunting car. Arriving at the first car stand, and having selected the smartest-looking vehicle, she told the driver that she "wanted to engage him for the day." Pat, never backward in paying homage to beauty, earnestly replied: "Begorra, ma'am, you are welcome. I only wish it was for life!"

A T a well-known club in New York the other day one of those bores who are the bane of all clubs drew his chair up to Robert W.

and one evening he called to her, and they struck up a conversation. Every day after that for a year or more, the girl came to the wall. Then the convict, getting tired of her, told her it was no use waiting for him, as he was in for life.

M R. Balfour, as everybody knows, is a keen golfer. In this connection there is at least one good story. There used to be a famous old worthy on the golf links at North Berwick who invariably "carried" for the leader of the Opposition. One day, while playing in a foursome, Mr. Balfour was followed round the links by a small group of people. Among the individuals was a person who was afflicted with

spoil the finest effect, whether it be comic or whether it be pathetic.

"I remember a funeral in Tin Can. The Widow Wagg had lost her third in a poker dive. George Jones, D.D., delivered the funeral address, and an eloquent and moving address it was, but George, in his inaccurate way, hadn't made sure whether it was her third or her fourth that the Widow Wagg was burying.

"Hence he spoiled a grand oration with these concluding words:

"And now we commend to the divine mercy this widowed handmaid who hath been bereaved again, and again, and again!"

"George hesitated, frowned, and added:

"—and perhaps again."

IT was Nellie's first visit to the museum, and her mother was anxious to explain all things properly. Room after room they passed through till at length they stood before a knight in shining armor. "And this, Nellie," said the fond mother, "is a suit of armor which used to be worn by the knights of old. What do you think of it, dear?" For a few brief seconds Nellie regarded it thoughtfully, then shook her head. "P'raps it was all right," she said doubtfully. "But don't you think, mother, it must have scratched the furniture awfully?"

SENATOR THOMPSON was talking about a recalcitrant witness, who had appeared before one of the many committees of investigation in Washington. "The witness's memory," said Senator Thompson, "was faulty, superlatively faulty. But perhaps there was a reason for its faultiness, though not so plain and open a reason as in the case of Jinks. Jinks, poor fellow, visited New York during the hot spell, and for a week or so, visited roof gardens, sitting in the cool breeze of an electric fan, a cigar always in one hand and an iced, transparent, heady drink, always on the other. Jinks, at midnight, one hot evening, appeared at his favorite roof garden, beckoned his favorite waiter, and said: 'Was—hic—Binks here tonight?' 'Yes, sir; he dined here, sir,' the waiter answered. 'Was I said Jinks, 'was I—hic—with him?'"

THE Scots Greys were recently marching from Edinburgh to Barrv; they passed through a village, where their band and soldierly bearing were the admiration of the people who flocked out to see them. When they had passed, a raw-boned, big-footed yokel turned to a companion, who like himself, was a member of the recently formed local "Terrier" company, and said: "Weel, Jock, what do ye think o' thae?" "Think o' them?" was the reply. "Whv, we'll hae to look out, for wi' a little mair drill they'll soon be as guid as us."

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A suggestion for the artist who carries his own to the art editor. Use the reverse side for sandwich purposes.

Chambers' and said genially: "Chambers, you are writing at the rate of two, and sometimes three, novels every year, to say nothing of your annual sheaf of short stories. Aren't you afraid that a time will come when you have written yourself out?" "My dear sir," Mr. Chambers replied, "I have no such fear. Just look at your own case. You have been talking for more than sixty years and yet you haven't talked yourself out, have you?"

M RS. Taft's epigrams are the joy of Washington society. Her latest epigram was on the subject of beauty. "She is beautiful but not at all accomplished," a lady told Mrs. Taft of a Western matron. "My dear," Mrs. Taft answered, "there is no accomplishment more difficult than to be beautiful."

IT was at the private theatricals, and the young man wished to compliment his hostess, saying: "Madame, you played your part splendidly. It fits you to perfection." "I'm afraid not. A young and pretty woman is needed for that part," said the smiling hostess. "But, madame, you have positively proved the contrary."

THE teacher, after having taken great trouble to explain the difference in the meanings of the words "dream" and "reverie" addressed the class. "Now, could any of you give me a sentence with the word 'reverie' in it?" A small youth put up his hand. "You, John!" she uttered in astonishment. "Well, what is it?" "Please, ma'am," said the urchin, "the 'reverie' blew his whus'le and stopped the game."

THE wife of a literary man, it is said, once undertook to raise a brood of chickens. They turned out badly. She told a neighboring farmer's wife that they seemed to be doing all right at first, but in the course of a few days they all died in the coop. "What did you feed 'hem?" asked the farmer's wife. "Feed them!" exclaimed the author's helpmate. "I didn't feed them; I thought a healthy young pullet like that ought to have milk enough for her chicks."

PROFESSOR JOHN DEWEY, of Columbia, was talking about a legislator who had turned traitor to the suffrage cause. "A man who could be so mean to woman," he said, "must be the original of the Clayton fall story. A convict in the Clayton fall, you know, managed to do a little flirting over the wall. He flirted for some weeks with a girl who milked the cows in a field adjoining the jail,

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To London, there is a story connected with the report of the momentous conflict. Moore of course is an Irishman. He lived in England and France for a number of years, but at the outbreak of the South African War he was so absolutely opposed to the conflict that he renounced England and moved back to Ireland. After seven years he has returned



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The Lawyers of Dickens.

THE Lawyers of Charles Dickens is the subject of an elaborate article by George Packard in the American Law Review. Dickens' lawyers are for the most part minor characters, but Mr. Packard recalls Chesterton's epigram, "Dickens not only conquered the world; he conquered it with minor characters." Beginning where Dickens began, "the most normal, everyday, commonplace type of lawyer that Dickens ever drew is found in that incohesive mine of delight, 'The Pickwick Papers'—where one would naturally look only for the fantastic and the bizarre." Hear Mr. Solomon Pell at his grandest:

"The late lord chancellor, gentlemen, was very fond of me," said Mr. Pell. "I remember, gentlemen, dining with him on one occasion. There was only us two; but everything as splendid as if twenty people had been expected—the great seal on a dumb waiter at his side, and a man in a bag wig and a suit of armor guarding the wall with a drawn sword and silk stockings, which is perpetually done, gentlemen, night and day; when he said, 'Pell,' he said, 'no false delicacy, Pell. You are a man of talent. You can get anybody through the Insolvent Court, Pell; and your country should be proud of you.' Those were his very words. 'My Lord,' I said, 'you flatter me.' 'Pell,' he said, 'if I do, I'm damned.' . . . You will excuse me, gentlemen; I was imprudent. I feel I have no right to mention this matter without his concurrence. Thank you, sir; thank you." Thus delivering himself, Mr. Pell thrust his hands into his pockets, and, frowning grimly around, rattled three halpence with terrible determination.

In "Oliver Twist" the emphasis is upon the dramatic effect, and the personnel of counsel receives little attention. "Nicholas Nickleby" has no lawyers in it, but "Old Curiosity Shop" introduces us to that precious pair, Mr. Sampson Brass and his sister Sally. We have room for only part of the picture of the lady:

Miss Sally Brass, then, was a lady of thirty-five or thereabouts, of a gaunt and bony figure, and a resolute bearing, which, if it repressed the softer emotions of love, and kept admirers at a distance, certainly inspired a feeling akin to awe in the hearts of those male strangers who had the happiness to approach her. In face she bore a striking resemblance to her brother Sampson—so exact, indeed, was the likeness between them that, had it consorted with Miss Brass' maiden modesty and gentle womanhood to have assumed her brother's clothes in a frolic, and sat down beside him, it would have been difficult for the oldest friend of the family to determine which was Sampson and which Sally, especially as the lady carried upon her upper lip certain reddish demonstrations, which, if the imagination had been assisted by her attire, might have been mistaken for a beard. These were, however, in all probability, nothing more than eye-lashes in a wrong place, as the eyes of Miss Brass were quite free from any such natural imperfections. In complexion, Miss Brass was sallow, so to speak—but this hue was agreeably relieved by the healthy glow which mantled in the extreme tip of her laughing nose.

Passing by "David Copperfield," with its immortal Uriah Heap and Wilkins Micawber, and "Tale of Two Cities," with its ambitious Carton furnishing the brains for the pushful Stryver, we come to "Great Expectations," in Mr. Pickwick's judgment, "the finest and greatest book that Dickens ever wrote." It contains, he thinks, the best-drawn lawyer character that the novelist attempted; namely, Mr. Jaggers Wemmick's statement, after he and Pip had dined with the great man, hits him off accurately enough:

"Well," said Wemmick, "that's over! He's a wonderful man, without his living likeness; but I feel that I have to screw myself up when I dine with him—and I dine more comfortably unscrewed."

His Little Game.

A MAN who used to be in politics and was a constant borrower found himself in need of a new hat. But he couldn't find anybody who would lend him a cent.

Finally he went to an acquaintance and said:

"I want to borrow \$50 for five minutes."

"You can have it if you will put up a couple of fingers for security."

"Nix, now. I've got a scheme. You lend me the fifty and you needn't let me go out of your sight. If you do I'll stake you to a new hat."

Mystified, but curious, the acquaintance agreed to this, and the two repaired to a prominent hat store.

"Wait a minute," said the adven-

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turer, and left his backer doing sentry duty on the sidewalk.

Picking out the most important-looking personage in the store the politician went up to him and said:

"I am So-and-so of the — district. I have come to pay for two

hats for which I gave orders on you to two of my constituents."

With that he flashed the \$50 bill.

There was a scurrying around, a search of books, and a reply that no such orders had been presented.

"Just look out for them, will you?"

said the district leader, waving the big bill, which was hypnotic in its way, for the clerk bowed low and said Yes.

Half an hour later two orders were presented and two hats left the store.—Chicago Evening Post.

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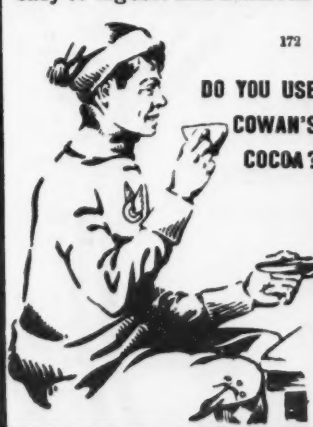
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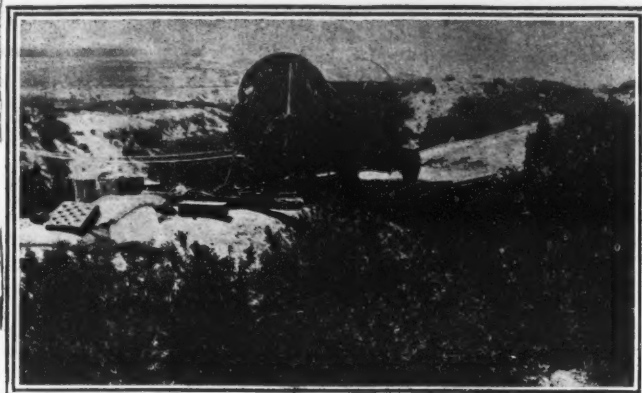
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Births, Deaths and Marriages.

BIRTHS.
CAMERON—On Sunday, August 20th, 1911, at 64 St. Clair avenue west, to Mr. and Mrs. Donald A. Cameron, a son.

MARRIAGES.
LOUDON—HARRISON—At Tillsonburg, on Tuesday, August 15th, 1911, at "Annandale," the home of the bride's grandmother—Mrs. E. D. Tillson, by Rev. J. J. Brown, B.A., pastor of the Presbyterian Church, Rosalind, only daughter of Mrs. H. A. Harrison, to John Loudon, Esq., Birkwood House, Lanarkshire, Scotland.

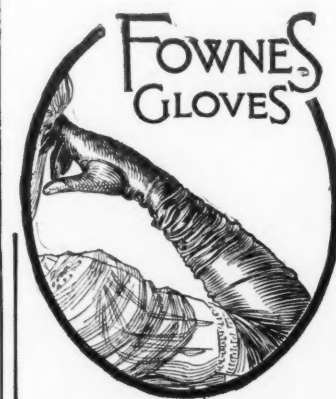


A WIDELY TRAVELLED TRUCK.
The Packard motor-truck which recently made the trip from New York to San Francisco.

A Remarkable Trip.

FROM New York to San Francisco in a motor truck is the trip completed Thursday by E. L. Burnett, of Detroit. With him at the finish were W. T. Fishleigh and Arnold Hainer, the former joining the party at Omaha, Neb., and Hainer in Detroit. It is the first time that a commercial motor vehicle has ever made the continuous trip and the one that did it is a three-ton Packard.

The start was made July 8. The three-ton vehicle was caravan equipped, and except for the absence of horses or mules, presented much the appearance of a prairie schooner.



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LONDON ONT.

Sand bags were carried for ballast, along with one barrel of gasoline and another of oil. The cargo was three tons, and the total weight over 13,000 pounds.

Although they struck much bad going in the middle west, it was not until after leaving Omaha that the real seriousness of the undertaking began to present itself. First they broke through a bridge near Dunlap, but got themselves out without damage. On July 28 they arrived at Buffalo Bill's ranch on the trail between Cozad and Sutherland.

Through sand, over dangerously tottering bridges and tortuous buffalo wallows, they fought their way to Cheyenne and Medicine Bow. Rocks and sage brush, trails full of prairie dog holes and ruts too narrow to take the wheels, were the roads leading to Dana, Hanna and Rawlins. To Fort Steele there were steep, rocky hills, and more sage brush ruts. Just for diversion, the crew took a few shots at rabbits, eagles, sage hens, badger and prairie dogs.

It was on the way to Wamsutter, and just west of Rawlins, that an accident occurred which came near ending the trip. A rear wheel crashed through a bridge, and only prompt and strenuous efforts prevented the outfit from plunging into the canyon. It took three hours of hard work to get out.

Washouts five to twenty feet and sand a foot deep in long stretches, ruts of baked clay which had to be dug away to get through, were some of the obstacles overcome on the way to Rock Springs. In one place was a sand pit on a turn. It was impossible to use skids, and tarpaulins, sand bags and even the cot mattresses were pressed into service. Near Evanston they dropped hub deep into a soft slit while attempting to cross a small stream, and it was two hours before they got out.

The road from there to Salt Lake City, Utah, reached August 10, led them for a long stretch through a rocky canyon. It was dangerous travel, but was made without mishap.

For two hours the party was lost in the sagebrush, but Fishleigh found a horse trail and followed it on foot. It led them over an unbroken waste with gullies so deep in places that at times it seemed as if the truck would stand on end.

Things began to happen on the road to Austin, Nevada. First Hainer killed a huge rattlesnake that disrupted the right of way. At Death Hotel, the truck damaged a tree, and but for a friendly constable the party would have been held up by a westerner in true Eastern style. At Elko, a horse got scared, ran away, and it took cash to pay the damages. Then they ran into an incendiary ranch fire. The sheriff's posse blocked up all the roads in a man hunt, and the truck was able to get out only by making a long detour.

After passing over the Sierra summits, the route was largely over oiled roads and a down grade. Once in San Francisco, many persons piled on, and the truck paraded through the down town streets.

Pose-Culture.

PROFESSOR Sandhill begs to inform the readers of Punch that his salon for pose-culture is now open at 947a New Bond street.

In these days of illustrated papers and vest-pocket cameras, pose-culture is necessary to the peace of mind and good reputation of not only society people, but litigants, criminals, professional boxers, actresses, heroes in humble life, politicians, and all who attain notoriety by romantic and unusual means.

The picture of the Duchess of X. climbing on to her drag at Lord's, which went the rounds a short time ago, showed at a glance the imperative need for pose-culture. Good people cannot learn too soon that, after all, it matters less what you are than how you look.

One of the most deplorable results of the photographic illustrations of our daily press is the injury done to the favorite pastimes of society. Already the impromptu gymkhana has become a daring enterprise in the most secluded of country houses, while those charming little chimney-pot parties that have been so popular this season are threatened with extinction because of the grotesque pictorial results that have attended them.

Professor Sandhill's teaching is this: "So pose from moment to moment that you need not fear the sudden camera"—an injunction which is already displacing, among the best people, that somewhat archaic moral obligation: "So act from moment to moment that you need not fear sudden death." As the professor wisely remarks, there are things more sudden than death. By his beneficent method you are raised in a brief fortnight to that pinnacle of sturdy indifference from which may be uttered the proud defiance: "They print? What print they? Let them print!"

Professor Sandhill's staff includes some of the most cruel operators and cameras that were ever engaged in the service of the London press. Within five minutes of your entrance into his salon you will be shown a picture of yourself paying the taxi-driver that will make you ask to begin his fifty-guinea course of pose-culture at once. But after the course you will be able to defy the whole staff and equipment at their worst, emerging graceful and picturesque from their most malevolent endeavors. Whatever you may do after the professor's tuition, whether it be participating in a tug-of-war or attending your own marriage ceremony, it will be impossible for you to do it in a manner unfit to print in any paper in the land.

Behaving yourself is one thing; behaving yourself for permanent pictorial record is quite another thing. You owe it to yourself and to your offspring, however tender their years, that no pressman's camera shall produce a picture of you or yours that can bring a flush of pleasure to the face of your worst enemy. In view of the approach of the Twelfth, Professor Sandhill invites immediate inquiries. No case is hopeless.—Punch.

Ancient Theatrical Architecture.

A MODEL of the Fortune Theatre, which was built in 1600 in Golden Lane from the designs of Alleyn, the founder of Dulwich College, has been on exhibition in London. Professor Brander Matthews has secured it for Columbia University, and it will arrive here shortly. Apart from the fact that Shakespeare himself is said to have acted in the Fortune Theatre, the model is of much interest to the student of the drama. The building was fashioned in the style of an Elizabethan inn, as a quadrangle with the centre open to the air. Above the wide verandah which covers half the stage, there is a higher storey or "tower," red-tiled like the gabled roof that runs round the other three sides of the house over the three tiers of seats for the spectators. The tiers along each of the two side walls are divided into seven bays by wooden columns; at the back of the house are eight bays, one of which is taken up by the staircase which mounts from the main entrance (the only one except the performers' door behind the stage), so that the general effect of the rows of box-like openings is very much the same as at Covent Garden Theatre, except that the balconies are not built in a curve, but in severe straight lines. The outside walls are of plaster, pierced by a large number of lattice windows and broken by broad oak beams; the rest of the house was entirely built of wood.

The stage, except for an opening in the centre where the actors stood, is surrounded, like the front of the boxes, with a light balustrade, and reaches as nearly as possible halfway down the house, with a narrow passage on each side separating it from the end boxes. Each of these passages ends in a little staircase leading to a real Romeo and Juliet balcony across the back of the stage, under which there are three doors, right, centre, and left. The model was made from Alleyn's specifications preserved in the library of Dulwich College. The only trouble with it, says the London Times, is that Columbia University is just a little too far off for those of Shakespeare's own countrymen who might wish to see it. Perhaps, it adds drily—we hope not bitterly—some day the country may be able to afford a replica for London or Stratford.

GRAND TRUNK RAILWAY INFORMATION OFFICE AT THE EXHIBITION GROUNDS is located in the large tent near the Dufferin street entrance. Full information regarding passenger and freight rates, arrival and departure of trains, also Pullman and parlor car reservations, may be obtained on application. Do not fail to see the magnificent exhibit of the Grand Trunk Railway system in the Railway Building.

Good men are scarce, and bad ones often have to make themselves so.



The Materials and the Skill

The most famous Diamonds in the world are found in South Africa, but they are cut and polished in EUROPE.

The world's choicest tobaccos are grown in CUBA, but they reach their highest excellence in CANADA, in the form of

"Nobleman" Cigars

MANUFACTURING SKILL IS AS NECESSARY AS GOOD MATERIALS.

The "NOBLEMEN" Cigar is equal to the high-grade "imported"—in fact, is the same thing, yet the cost is half, or

2 for 25c.

When Cigars with high sounding foreign names are offered you, take the advice of the philosopher who said:

"DON'T JUDGE THE MARMALADE BY THE LABEL ON THE JAR."

INSIST ON "NOBLEMEN" AND SAVE YOURSELF 50 PER CENT.

"NOBLEMEN" size, 2-for-a-quarter.
"PANETELAS," size 10c. straight.
"CONCHA FINA" size, 3 for 25c.

S. DAVIS & SONS, LIMITED, Montreal,
Makers of
"PERFECTION" 10c. Cigar.



Out today

It is as important to cultivate one's musical taste as to acquire a taste for good literature. Victor Records certainly assist greatly in attaining this end, and the September list out-to-day includes an exceptionally fine range of selections that are both instructive and amusing. Special mention is made of the following:

10-inch Double-sided (90c. for the two).
16910 You'll Do the Same Thing Over Again.....Murray
My Hula Hula Love.....Jones and Murray

16892 Carmen Selection (Xylophone).....W. H. Reitz
Musetta Waltz (Whistling).....Guido Gialdini

12-inch Double-sided (\$1.50 for the two).
35194 Pink Lady Waltzes.....Victor Dance Orchestra
Immortellen Waltz.....Victor Dance Orchestra

10-inch Red Seal, \$2.00.
87081. Madame Butterfly (Amore O grillo).....Puccini
Sung by the Great Tenor, Riccardo Martin.

These are but a few of the real good ones for September.

HEAR THEM TO-DAY AT YOUR DEALERS.

BERLINER GRAM-O-PHONE CO., LTD., MONTREAL

Ask any of the Victor-Berliner dealers for a September Supplement, which contains a complete list of the new single and double-faced records.
BE SURE TO HEAR THE VICTROLA.

New Victor Records For September

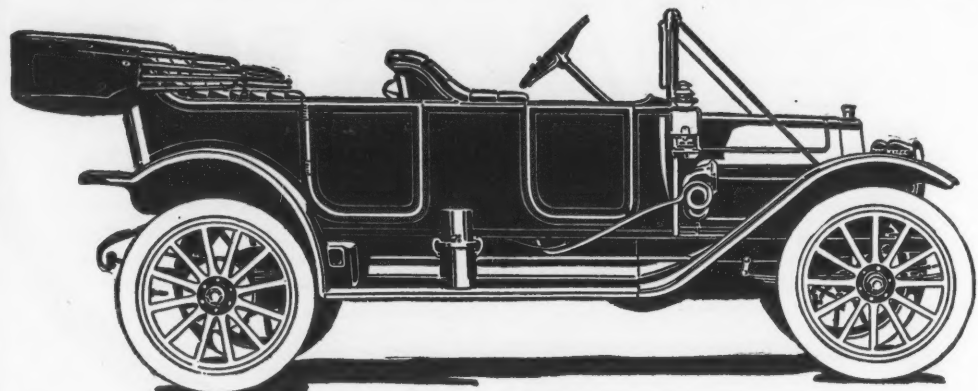


View of part of the Victrola and Gramophone Dept. of the Bell Piano Warerooms, 146 Yonge St., one of the largest and most complete in Canada.

We feel that an explanation is due for the lateness of this announcement. It is some weeks overdue and it is pretty generally known that we have already delivered some of the 1912 models. Here are the facts: Some weeks ago we advised our dealers that we were going to put out the largest automobile advertisement ever printed. We naturally expected an enthusiastic response in the next mail. Instead came scores of telegrams in this vein: "For goodness' sake, don't you fellows in the factory ever consider the poor dealer and his troubles? You know we can't get enough 20's or 30's to supply our trade; there are three customers waiting for every car that comes from the factory. Why aggravate the present situation by publishing another ad. at this time. So we have violated all rules, and proceeded to deliver the 1912 models without first announcing them. And now we publish only one page instead of two—just enough to advise you of the fact and yet keep our dealers in good-humor.

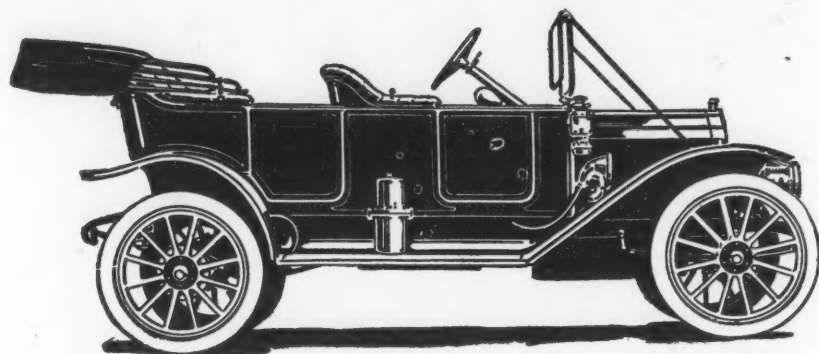
More Value for Less Money

That, in a sentence, epitomizes our 1912 announcement of E-M-F "30" and Flanders "20" cars



E-M-F "30" Fore-Door Touring Car, \$1,400

Mohair Top, Brass Bound Windshield and Speedometer, \$110 Extra



Flanders "20" Fore-Door Touring Car, \$1,000

Mohair Top, Brass Bound Windshield and Speedometer, \$110 Extra

OWING TO INCREASED FACTORY FACILITIES—which will enable our plants to build 50,000 automobiles in 1912—20,000 E-M-F "30's" and 30,000 Flanders "20's"—we are able to announce that not only do we hope to more nearly meet the tremendous demand for this sterling product, but also that, because of the increased output and the economies we are able to effect in manufacture, we can give the buyer the coming season actually better value than formerly, and at \$50 less price in case of both E-M-F "30" and Flanders "20."

"THE WORLD DO MOVE," said Galileo with his last gasp—and that is our only excuse for announcing any changes—note we do not say improvements—in either of our models for 1912.

JUST AT THIS TIME when other makers are tearing the air with declamations of their new and radically different models—condemning their product of the past by just so much as they proclaim the superiority of their forthcoming effort, we can say, "Our 1912 model is just as good as we sold in 1911—or 1910, 1909 or 1908."

CAN YOU APPRECIATE with what pride we make that statement? Can you enjoy with us the exultation which comes from knowing that if in the future we can only give every buyer as great value for his dollar—as much satisfaction and pleasure in his purchase as in the past—we will have achieved the highest ambition of an honest business house?

TAKE FOR EXAMPLE our E-M-F "30" model. Never was there such a record of service and of satisfaction as the car has given its 30,000 owners. So flawless has been that record, we have to-day 30,000 salesmen—all working for love.

DO YOU KNOW THAT E-M-F "30" is the oldest car in the world in its present form? This is its fourth year—and the few changes that have been made from time to time were in external appearances only—we have kept up with the styles in body design.

NO OTHER POWER PLANT has ever been able to equal this in performance—"Old Bullet," the ninth car we built, holds several world's records for speed—84 miles an hour on Atlanta Speedway, and she and the others of that famous first litter hold all world's records for endurance. Every one of them is in service to-day and many of the first five hundred have over 100,000 miles of rough roads toured to their credit.

THAT IS WHY WE HESITATE to claim any real improvement in our 1912 model—persons who know will doubt our ability to improve on perfection—or what they consider the nearest approach to perfection that has ever been attained in a motor car.

BUT WE HAVE MADE A FEW minor changes that may rightfully be called improvements. Here are some you will agree are better: Longer wheel base—now 112 inches—permitting of lengthened body, giving more room in front as well as rear seat. Body is also several inches wider, making ample room for three 200-pounders in rear seat; drop frame instead of former straight frame, gives lower centre of gravity and lower, more rakish appearance to car. Springs are longer also—both front and rear—always the easiest riding car, it is still more velvety in motion.

A FEW MECHANICAL CHANGES—not necessarily improvements, though of course our engineers think they are—improved steering-gear—better facilities for oiling and adjusting. At the same time we have emulated the \$5,000 cars by placing spark and throttle levers on top of steering wheel; large steering wheel of Circassian Walnut gives classy appearance and makes "thumb and finger control" possible.

NO CHANGE IN MOTOR—you will be pleased to hear that. Fact is, we would not dare make the slightest change in that wonderful motor for fear we could never again get quite as powerful a one.

NEITHER HAS THERE BEEN any change in transmission, control, axle or chassis detail, save only those mentioned—the drop frame and longer springs.

E-M-F "30" IS MORE BEAUTIFUL, though, than ever before. Truth to tell, we have always thought there was room for improvement in the outward appearance of this car. But you must remember that in order to give our customers the highest degree of mechanical excellence in past years we had to design the body severely plain. And we are proud of that policy—other makers adopted the opposite policy, made cars that misled buyers by their looks—and are now either in the junk heap or on the way there—expected soon.

BUT NOW IT IS DIFFERENT—we have our mammoth plants and they are paid for. We have a more perfect organization. Practically unlimited capital enables us to buy better—and prices of all materials are lower.

SO NOW WE CAN ADD appearance to efficiency—luxurious appointments to mechanical perfection—and sell you that much better car in 1912 for a lower price than you paid in 1911—and \$100 less than we had to charge in 1910.

WE HAVE PROMISED from the first to improve wherever and whenever possible and to "divide with the buyer the savings we effect by our superior facilities." This 1912 announcement is the fulfillment of that promise.

FOR THE PRICE HAS BEEN LOWERED—The big, luxurious fore-door model will now be \$1,400, f.o.b. factory. Let those try who may, none can equal this value. They never have been able to, and it is no part of our plan that they ever shall.

THE BODY IS A BEAUTY—of the most improved "straight line" type—perfectly straight from front to rear. All levers inside; door latches concealed; large ventilators in dash, so it is just as cool in front as in rear. Also we provide so doors can stand ajar, so speed of car sucks out warm air, permitting cool air to replace it constantly. Actual thermometer tests show our front compartment to be cooler than rear. Only objection to fore-door design eliminated.

IN A WORD the E-M-F "30" will continue to be in 1912, as it has always been, the best car in the world at less than \$2,500—the first choice in its class of all well informed buyers. Others thrive on our leavings—they live because we cannot supply the full demand, even making, as we do, one hundred of these cars every day.

AND THE PRICE IS LESS—\$50 less. Price of 1911 model (fore-door touring car) was \$1,450. For 1912 it is \$1,400 flat—this is in pursuance of the policy we have enunciated from time to time ever since we started in business, that "we will divide with the buyer the savings we are able to effect by our superior facilities for manufacturing and distributing our product to the buyer." It is not a cut—nor is it necessary. All the world knows it has been almost impossible to get E-M-F "30" or Flanders "20" cars during the past few months, despite the fact we are the largest manufacturers in the world. No, this reduction in price is simply another evidence that we keep our promises—as we progress and improve facilities for making a better car for less, we divide with the buyer.

MADE IN FOUR MODELS for 1912: Fore-door, Five-passenger Touring car, \$1,400; Fore-door Detachable Demi-tonneau, \$1,400; Fore-door Roadster, \$1,400; Coupe, \$1,800. Full detailed specifications in handsome catalogue.

OF THE THREE-SPEED FLANDERS "20" we need only say the 1912 model is identical with that of 1911—just as good in every particular. No better—for we don't know how to make a better car than our 1911 Flanders model proved. From the day we turned out the first three-speed Flanders "20" model this car has been the sensation of the motoring world in the light car class.

YOU WILL REMEMBER that the two-speed Flanders model did not come up to her designer's expectations. Ninety-five per cent. of those who got them are perfectly satisfied—but we were not. We said so frankly a year ago, when we announced the three-speed model, greatly improved throughout.

WE USE STRONG STATEMENTS in our ads—we have the goods and ordinary terms cannot do justice to them. So do others deal in superlatives when they are proclaiming hoped for virtues. Past errors they are singularly silent about, however.

WE HAD TO ADMIT that the two-speed idea was wrong for a touring car. Its only advantage was cheapness of manufacture, and, while we had the customer's interest at heart when we designed the two-speed Flanders "20," we found we were mistaken and that the customer—experienced buyers anyway—would gladly pay a trifle more to have the added efficiency and superior control of a three-speed selective sliding gear transmission.

WHILE WE WERE ABOUT IT we designed the handsomest fore-door touring body that ever was seen on a moderate-priced car.

AND WHAT A RECORD she has made—it is simply splendid. Discredited by her past, dealers and individual buyers alike were supercritical. Competitors "knocked" for fair and tried to convince buyers that the three-speed model was really no great improvement over the former two-speed. We sometimes think this very knocking was our greatest advertisement, for, of course, the public knew that the man whose name this car bore would stand back of the product—it had been his pride from the first.

SO THEY DETERMINED TO TRY the new car out. And they certainly did figure out some gruelling tests—speed, hill-climbing, mud plugging, sand fighting—every imaginable stunt that could break down a car or prove her ability. And Flanders "20" always came up smiling. The astonishment of her opponents was something to see. From that time she has forged steadily ahead, sweeping from her path every would-be rival, till to-day she is acknowledged leader. Dealers tell us there would be no other light touring car sold if they could get enough three-speed Flanders to fill the demand.

WE HAD IN MIND in designing this car the great class of well-to-do business men who want a family touring car of high efficiency, seating five and capable of taking them anywhere—people who want a car of sterling quality and yet feel they cannot afford a car as large as E-M-F "30."

NOW WE COULD HAVE DONE as we did with E-M-F "30" five years ago—designed with an eye single to mechanical excellence and without regard to appearance. But that day has passed. The opinions of other makers to the contrary notwithstanding, we believe the farmer and the man in the village has just as artistic a sense, is just as well informed on up-to-date design as the city man. And we determined to make a handsome car as well as a good one.

THAT COSTS MORE, OF COURSE—there is actually over \$250 more factory cost in Flanders "20" than in any of its competitors—yet there is not nearly that difference in the selling price.

COMPARE THEM—Ask your local dealer to drive his Flanders "20" demonstrator up beside one of the several makes of "tin cars" so you can see the wonderful difference.

COMPARE POINT FOR POINT—the French type bonnet of the Flanders with the simple, cheap-looking—and cheap—motor cover on the front of the other. The full fenders of the Flanders with the scrawny, tiny-looking mud-guards of cars that presume to compete with it. Even the equipment—lamps, top, wind-shield, are superior in looks and in quality.

APPEARANCE IS IMPORTANT—However matter-of-fact a man may claim to be, his wife and daughters crave the artistic and the beautiful. And Flanders "20" is their choice, because there they find it to as great a degree as in the highest-priced car on the market.

YOUR MECHANICAL SENSE will also be appeased—we are talking to you, Mr. Practical Man—if you will investigate chassis details and power plant. You will find a four-cylinder motor of most approved French type and a transmission like that in E-M-F "30"—same excellent axle design, too, and you will find, if you know steel, that the materials that go into this car are not surpassed in quality by that used in any automobile at any price—bar none.

FLANDERS "20" HAS NO RIVAL when you consider all points. No other car on the market gives the buyer so much mechanical excellence and so much to be proud of in appearance as the Flanders "20" at \$1,000.

OUR ONLY PROBLEM IS DELIVERY—We are not going to make any rash promises. We cannot promise to deliver every car that is ordered. All we can do is to repeat that we are making one hundred per day now! That we are doubling our factory facilities as fast as bricks can be laid and machinery installed! That we will be making two hundred a day within ninety days, and will work a full force all winter in hopes of catching up with the demand—but that is the limit of our ability for the present.

SAME REDUCTION IN PRICE of this model as E-M-F "30"—\$50 less for 1912 than for 1911 model. And same reason—increased facilities; increased output, which distributed the "overhead" expense thinner over a larger number of cars and enables us to effect other economies in manufacture. Also in selling—we verily believe it costs less to transfer an E-M-F "30" or Flanders "20" from factory to user than any other motor car made. Reason is we don't have to sell them—customers come to us and buy, having found from other owners that nowhere else can such value, such service, such satisfaction be obtained in an automobile for anywhere near the price. Costs less to sell and to make, and so, in pursuance of the policy outlined at the foot of the second column of this ad. (applies to Flanders "20" as well as to E-M-F "30") we divide with the buyer the savings we effect.

FOUR MODELS OF THIS CAR ALSO FOR 1912. Fore-door, Five-passenger Touring Car—slightly smaller than E-M-F "30," not quite so speedy—45 miles an hour—but just as efficient, \$1,000. Four-passenger Suburban—ideal car for rural residents—\$1,000. Two-passenger Roadster, \$950. Two-passenger Coupe, \$1,200. Full detailed specifications in catalogue.

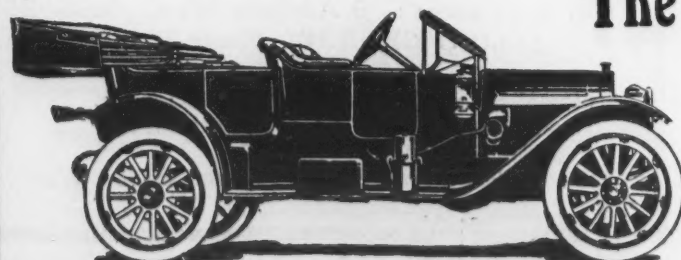
The E-M-F Company of Canada, Limited

Factory and Head Office: Walkerville, Canada

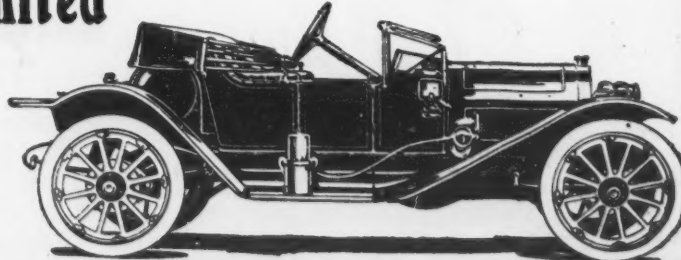
BRANCHES: 447 Yonge Street - - - TORONTO
82 James Street North - - - HAMILTON

Local Showroom: 447 Yonge Street

See Our Display at The Toronto Exhibition



E-M-F "30" Fore-Door, Detachable Demi Tonneau, \$1,400.
Mohair Top, Brass Bound Windshield and Speedometer extra \$110.



E-M-F "30" Fore-Door Roadster, \$1,400.
Mohair Top, Brass-Bound Windshield and Speedometer extra \$105.

Finest Piano Warerooms in Canada



Interior View of Handsome Piano Warerooms of Ye Olde Firme of Heintzman & Co., Limited, Toronto

Your visit to Toronto will lack completeness if you have not spent some time in going through the magnificent new warerooms of

Ye
Olde
Firme

Heintzman & Co. Makers of Canada's Greatest Piano

There's nothing just so palatial and musically artistic to be found anywhere in your travels. A fitting home—you will admit—for a piano that has won the highest commendations from the world's greatest artists—

—Tetrazzini—Melba—Calve—Nordica—
—Mark Hambourg—Jonas—Burmeister—Friedheim—
—And Citizens of Culture in all parts of Canada.

You will be made welcome without any obligation to buy

Piano Salon: 193-195-197 Yonge St., Toronto, Can.

Grand Trunk Railway System

Most Direct Route to the "Highlands of Ontario"

Orillia and Couchiching, Muskoka Lakes
Lake of Bays, Maganetawan River, Algonquin National Park
Temagami, Georgian Bay, Kawartha Lakes

Spend Your Summer Holidays at One of
These Delightful Spots



Finest summer playgrounds in America. Good hotel accommodations at moderate cost. The lover of outdoors will find here in abundance all things which make roughing it desirable. Select the locality that will afford you the greatest amount of enjoyment and send for free map folders, beautifully illustrated, describing these out of the ordinary resorts.

All this recreation paradise only one night away from the leading cities of the United States, via the Grand Trunk. Palatial trains provide every travel luxury to your destination. Address—

A. E. DUFF, District Passenger Agent, TORONTO
J. QUINLAN, District Passenger Agent, MONTREAL

W. E. DAVIS, Pass. Traffic Manager, Montreal
G. T. BELL, Asst. Pass. Traffic Manager, Montreal
H. G. ELLIOTT, Gen'l Passenger Agent, Montreal



CARLINGS

CELEBRATED
ALE, PORTER
and LAGER

NOTED FOR PURITY, BRILLIANCY AND
UNIFORMITY



"RUSSIAN CIGARETTES"

After months of experimenting we have at last found a perfect Russian Cigarette. Delightfully mild and aromatic, they can be enjoyed by smokers of most sensitive taste. We conscientiously recommend "EL ZENDA RUSSIAN No. 1" to particular smokers.

"Fifty in a Box, \$1.25." "Ten in a Box, 25c"

Sent prepaid in Canada.

A. CLUBB & SONS

Sole Distributors

5 King St. West
262 Yonge St.
445 Yonge St.
474 Spadina Ave.

England's Great Seal.

NO other emblem of governmental authority, perhaps, ever had such a series of queer adventures as those pertaining to the Great Seal of England.

In the first place, when Richard I. set out for the Holy Land, he took the seal with him. His vice-chancellor, Malchien, is said to have worn it suspended by a chain round his neck. Off Cyprus the vice-chancellor fell overboard and was drowned, and the great seal was lost.

The first seal of Charles I. was thrown into the River Severn, in order that it might not fall into the hands of Cromwell's soldiers. When James II. fled from England he carried the great seal with him. He threw it into the Thames, evidently thinking that, without it, William III. could not carry on the Government. A fisherman's net caught it, and it was restored to the authorities, and was used by William until a new seal was made.

In 1784 thieves broke into the house of Lord Chancellor Thurlow and stole the great seal. It was never recovered.

The country seat of Lord Chancellor Eldon took fire at night. At the first alarm the chancellor hurried from his sleeping chamber with the great seal, and buried it in his garden. In the morning he tried in vain to locate the place where he had buried the seal. By the advice of Lady Eldon every servant in the household was provided either with a spade, a trowel, or a poker, and ordered to "probe" the garden. At last the chancellor was relieved by the cry of "found."

The Great Seal of England is often called "the seals," because it is made in two parts, the obverse and the reverse. In other days, when a new seal was used, the old one was broken into pieces, the destruction forming quite a ceremonious act. The pieces were a perquisite of the chancellor. In modern days the ceremony of breaking the old seal has consisted in the sovereign's giving it a gentle blow with a hammer. It is then supposed to be broken, and has lost all its virtue as a symbol of the royal authority. The Lord Chancellor preserves the "broken seal," and hands it down as an heirloom to his descendants.

The breaking of the old seal was the occasion of an amicable contest between Lord Lyndhurst and Lord Brougham. At the time of the accession of William IV. a new seal was ordered. Lyndhurst was then chancellor. When the new seal had been finished and put to use, Brougham had succeeded Lyndhurst in the office. Each, however, claimed the old seal as his perquisite. The matter was left to the King to decide. William determined to solve the problem in a Solomon-like manner. Turning the seal round and round in his hands, he said to the claimants: "How do you cry, heads or tails?"

"Your Majesty," said Brougham, "I will take the bottom part."

Whereupon the King ordered each part to be set in a silver salver with the Royal arms on one side and on the other the arms of Brougham and Lyndhurst respectively. Each claimant received one part. A similar dispute arose between Lord Chelmsford and Lord Campbell, and Queen Victoria followed the precedent of William IV.

What's the Use?

"MOTHER," said Bobby, after a full week of obedience, "have I been a good boy lately?" "Yes, dear," replied his mother. "A very, very good boy."

"And do you trust me?" he continued.

"Why, of course mother trusts her little boy!" she answered.

But the chastened child was not pacified. "I mean really, really trust me, you know," he explained.

"Yes, I really, really trust you," nodded his mother. "Why do you ask?"

"Just because," said Bobby, diving his hands into his pockets and looking at her meaningly in the face, "if you trust me like you say you do, why do you go on hiding the jam?"

—Answers.

A Suggestion.—Old Richfellow (desperately)—"If you refuse me, what is there left for me to do?"

Miss Pertleugh—"Well, I read the other day about a rich man who made his will in favor of the woman who refused him, and then went out



In an age of wonders 'Camp' ably holds its own.

'CAMP' COFFEE

When you think of its delicious flavour, when you know how quickly it can be prepared, when you've noted that it never wastes, can you wonder 'Camp's' as popular as it is.

Fly to your Grocer for a bottle to-day

Sole Proprietors—R. Paterson & Sons, Ltd.,
Coffee Specialists, Glasgow.



WARREN-DETROIT

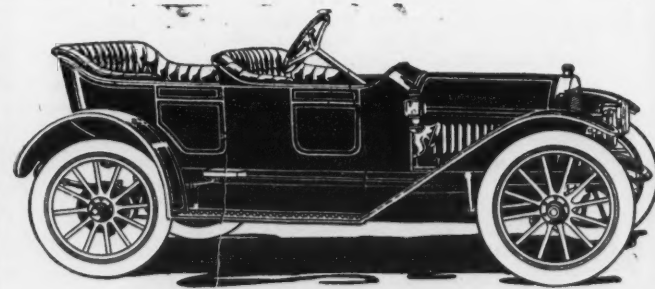
Exhibition Announcement

See the complete line of cars in the Transportation Building. A car for every taste and a car suitable to every occasion, for business or for pleasure.

The Warren is a reputable car, one that its makers will stand behind at all times, one of which the owner is always proud and satisfied.

The 1912 Catalogue can be obtained by 'phone, Main 6958 or at the city salesroom, 9 Adelaide Street, West.

Demonstrations given by appointment and complete details cheerfully given regarding Warren Service.



ONTARIO DISTRIBUTORS:

American-Abell Engine and Thresher Co.
Limited

City Sales Room: 9 Adelaide West. MESSRS.
ALLO & GEORGE, Phone Main 6958.

Uptown Salesroom: Deer Park Garage, Yonge
and St. Clair. MR. E. R. HURST.

West End Garage: Abell Street, Queen West

and hanged himself."—Boston Traveller.
Not a Word.—"I had a talk with the authors who had helped him."—Puck.



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IN calling attention to the difference between conditions in Canada and the United States, at present, I wish to draw a clear line between the intent of my comments and that of some of the political sheets of this country which are commenting upon the same condition of affairs. It is now a year since I spoke of the probability of a period of depression in the United States. Evidences were accumulating that things were not right. Among the most marked of these was the falling off in demand for iron and steel products and the consequent decline in prices. Crop failures were adding their influence and politics were a prominent factor. As for Wall Street, it was in a blue funk. This was evidently mainly due to the pending decisions of the U.S. Interstate Commerce Commission with respect to the proposals of the railways to advance their freight rates. I remarked upon the probability that the Commission would give heed rather to the interests of the commerce of the country than to those of the railways and the stock exchanges and refuse to grant the proposed increases. I also said: "Suppose that any impressive clamor arose in the United States for lower tariffs and it became evident that the duties would be considerably lowered what, in that case, would be the position of the investor who purchased for a rise? Similarly, if the Commission decides to begin now on the diversion of the 'future values' stream from the pockets of the railway shareholders to the coffers of Government, what will happen the price of the stock?"

Those who follow these matters will know that the Commission subsequently refused the advances and the Government not only made a pact with Canada by which many tariffs are to be wiped out altogether, but proposes to use the axe good and lustily upon the tariff tree.

In reality, these are only different phases of the one question. We never had but one fight, although the battles have spread over the centuries. It is the old fight of the masters and the slaves, the kings and the barons, the aristocrats and the people, the speculators and the producers, the burglar and the owner. The form changes but not the nature. As a speculator, I am opposed to myself as a producer. As an owner of a railway stock in the United States, I am opposed to myself as a shipper of goods or a consumer; because if the rates go up they have to be paid for by my goods or the consumers of my goods, the cost being thus increased the consumption is reduced. Yet, as a speculator, I want my stocks to advance, and one way to make them advance is to get freight rates advanced. Similarly, as a consumer or user of certain goods, I desire to purchase as cheaply as possible. In my capacity as an owner of the stock of an industry, I am concerned in the earnings. In order that the earnings may be increased, I apply to government for a bonus or a high tariff against my competitors somewhere else. Although the extra receipts are in no sense earnings of my industry, but, on the contrary, are the earnings of someone else, I am content. But that someone else is bound to wake up some day. I think he is doing so now to some extent and that the action of the Interstate Commerce Commission in its railway and trust decisions and of the Democratic party in its scaling down of the tariff is one of the evidences of this. Assuming this to be the case, would it not explain in large degree the feeling in the United States at the present moment? Would it not occasion consternation amongst the holders of both railway and industrial stocks and speculators, generally, and thus, in large degree, account for the feeling in Wall Street? The depression in industries might largely be thus accounted for also; because the railway managers, as a matter of strategy if nothing else, would desire to impress the public with the idea that lower freights, meaning lower receipts, would result in lower expenditure on equipment. Similarly, the owners of the highly protected industries would desire to impress the idea that lower duties would mean the closing down of the home industries. The immediate effect, in fact, would be much what we see now in the United States.

THERE is reason to think, however, that all this disturbance across the border will have no effect upon the immediate cause. The Commission will, probably, continue in its course and the Democratic party in its, for the reason that they have, or seem to have, the people behind them. And now we begin to see the wisdom of the lower tariff party in Canada. It is possible that the tariff of the United States may have averaged 30 per cent. or even 35 per cent. on the total imports into the country. In Canada from 16 per cent. to 17 per cent. Before the United States gets its tariff down even to the level of the Canadian tariff, what will take place? It means a reduction of fifty per cent., all round, in all probability, and a reduction of this character can hardly take place without dislocating the industrial life of the country. The question is not whether or not it will take place, but when it will take place. It is certain to come. If it comes quickly it will be over quickly, but it will mean convulsions. So, I say, thanks to the low tariff policy pursued in Canada, thanks to the refusal of the Government to grant more aid to the various industries which year after year first threatened and then beseeched, we have a moderately low tariff. Industries which otherwise would have arisen have not arisen and many capitalizations which would otherwise have been watered have not been watered, while those which have only been watered one hundred per cent. would have been watered four or five hundred per cent. In order to get our own tariff down to where it now is we would have had to let out oceans of water, for which the public would have probably paid cash, and we would have had to wipe out many industries which had been riding around on our shoulders. All this we have been spared, and may look calmly enough on the United States going through convulsions for the sins of the past.

THE foregoing, it seems to me, is the explanation of what is taking place in the United States to-day as well as of the relative prosperity and activity and content on this side of the border. There is more than this, however. Canada is now the country of cheap land, and cheap land always attracts. When I say cheap land, I, of course, refer to the farms of the West and not to the situation as it now exists in some of our cities where it begins to look as though the price is as much too high

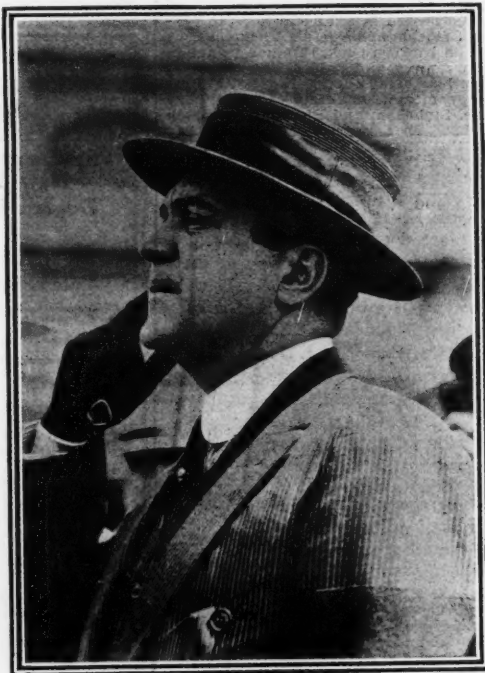
as the tariff in the United States. However, the likelihood is that for years to come the incoming population will be sufficient to hold prices of land at a speculative basis in Canada. All this addition to population occasioned the construction of railways and other public works and this occasioned the influx of much money from foreign countries. Canada is prosperous, at present, largely upon other people's money. The point to be kept in mind is that our various undertakings must be made to pay. We must not only pay interest on the borrowed capital, but when the principal falls due we must be ready to meet it. Meantime, of course, it feeds and clothes us and buys our automobiles just as if it were really our own.

Notwithstanding all the foregoing advantages in Canada, however, we need not boast too much of conditions here as compared with the United States. It is no longer possible for one nation or country not to feel, to some extent, what the other feels. Should matters get worse in the United States, or should they remain as they are, Canada must feel it sooner or later. She is feeling it already, and any politician who says otherwise is either an ignorant man or just an ordinary liar, in either of which cases he is a bad guide. So, let us ignore these petty influences and make an effort to get down to fundamental causes, in order that we may avoid some of the pitfalls into which our friends on the other side of the boundary have blundered. Economic errors must all be paid for, and it was more by good luck than good management that the bill of costs against us is no heavier than it is.

The stock of the Dominion Steel Corporation is coming in for a great deal of comment just now—altogether too much comment, in fact, to be occasioned by the recent decline of a couple of points, which was the ostensible cause. The comment is not confined to the newspapers, but is joined in by the public and remarked upon by various brokers' letters. It is these latter which occasion the present reference to the stock market position of Steel as well as to the significance of the stock market views as indicated in a number of brokers' letters.

From these letters it is evidently thought that a victory for the Conservatives would mean a rise in the stock market, and as there is nothing the brokers would like more than support for a market which lately has exhibited a somewhat alarming tendency to go down, it is only natural to suppose that a Conservative victory would, generally speaking, be welcomed by them. Take the following letters, all sent out from Montreal:

Oswald Bros.: "Should the Conservatives be returned a good



JOHN W. GATES, JR.
The inheritor of the late millionaire's vast wealth, resembles his father in many physical mannerisms. Underwood and Underwood, New York.

rise is expected in Dominion Steel Corporation common, as the steel trade should then get more protection. If the Liberals get in, renewal of the bounties is expected to offset the duty on iron rods."

A broker's view: "Investors throughout Canada are beginning to awaken to the belief that if reciprocity is beaten on September 21, there will be a wholesale boom in stocks on this side of the line. If I was certain of a Conservative victory, I would begin to buy now."

Thornton, Davidson & Co.: "The feeling is that a defeat of the Government would be reflected immediately in an advance of the price of the Steel Corporation, and in the stock market, inasmuch as it is the traditional policy of the Conservative party to grant assistance to the various industries of the country. On the other hand, the Liberal policy has been to curtail this assistance as much as possible. At the moment, the election of the Conservatives would seem to be almost the only factor that might be expected to occasion a general advance in the stock market. Even then, it is a question whether the advance could be very permanent."

Rodolphe Forget: "If anti-Reciprocity wins on September 21st, I look to see a 10 to 20 point rise in Canadian stocks. I believe we will see Dominion Steel redeem itself and sell over 70, with a corresponding rise in their securities."

"To make our country prosperous, we must first see that the farmer is well looked after. If the protection on the things he grows is taken away American products of the farm will come in here and swamp him. He needs the protection that he is getting now and the protection that the Conservatives will continue to give him. Let us, therefore, be assured that the farmer is all right, and we can go ahead with our constructive schemes for the advancement of the country. Prosperity will be certain, and hence I look for a 10 to 20 point rise in the market if Reciprocity is beaten."

"There are thousands of investors in this country. Let them do their duty on election day and bury Reciprocity so deep that it will never be heard of again."

J. C. McIntosh & Co. relate some interesting history of the company: "The Dominion Iron and Steel Company was organized back in 1901, the prospectus being issued on the 4th of March of that year. . . . The prospectus spoke of the great prospects of the company, and related that Sydney had the advantage over any other point in America in the matter of distance. The iron ore could be delivered there, from Newfoundland, at a cost of \$1.25 per ton, and the company expected to make pig iron at a cost of not more than \$5.50 a ton. The cost of producing steel blooms was estimated at \$10.50 per ton, and of steel rails, \$12 per ton, exclusive of Government bounty. The company expected to sell the blooms at \$14 per ton and the rails at not less than \$17 per ton. This would

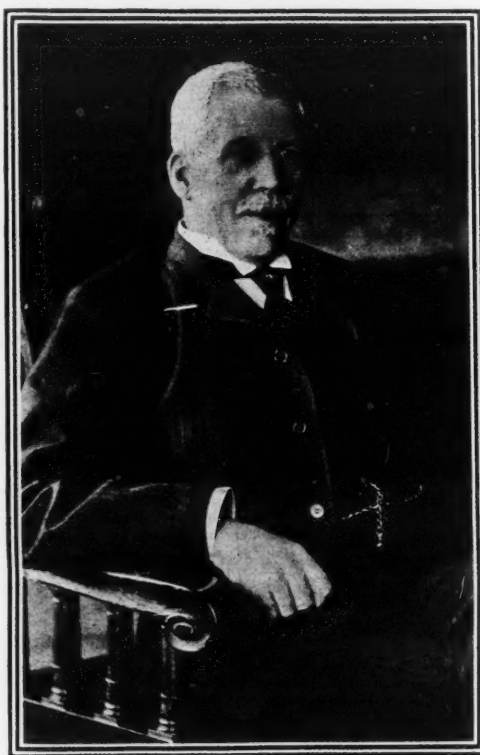
leave an average profit of about \$5 per ton on the 400,000 tons of pig iron, per year, or about \$2,000,000. An estimate of the bounties to be received from the Government during the first seven years of the history of the company was as follows: 1901, \$870,000; 1902, \$2,025,000; 1903, \$1,850,000; 1904, \$1,450,000; 1905, \$1,000,000; 1906, \$625,000; 1907, \$225,000; Total, \$8,095,000.

"The common stock of the company began selling in Montreal, in 1901, between 30 and 40, but by the end of the year it had fallen off to 20. The next year the price rose gradually until 49½ was reached. The following year it fell to \$6.50 per share, the lowest point it ever sold at. For the next four years, including 1908, it ranged from 12 to 30. In 1909 it began at \$19 a share and ended up in the year at \$72 a share. In May, 1910, the Dominion Iron and Steel Company merged with the Dominion Coal Company and became the Dominion Steel Corporation. The stock began selling in May at around 67 and went down to the vicinity of 50. This year it ranged from 60½ down to 51½, the present price.

"The Dominion Iron Company never quite fulfilled the expectations as described in the prospectus, and it is doubtful if the iron and steel bounties ever reached the topmost figure predicted. At the expiration of the period spoken of above, they were renewed for a period, either once or twice, eventually expiring at the end of last year. The bounties in wire rods only expired at the end of June, and the present weakness is believed to be due to the despair at getting them renewed. The holder, however, who takes a look at the ups and downs the stock has had in the past, will hardly be discouraged over the present slight weakness.

For the most part the views are impartially enough expressed, it being made clear enough in all cases that a defeat of the Government will be a bull card in the stock markets. The matter-of-fact statement does not appear to have been disputed by any broker and it is generally accepted, apparently.

The question which must occur to one who is interested rather in the welfare of the country than in the booming of the stock markets, is whether or not we want people in power whose election will have such a bene-



SIR WILLIAM WHYTE.
This veteran railroader, who for the past quarter century has been in control of the western lines of the Canadian Pacific, retires, but is honored by becoming a director of the road.

ficial influence on the stock market. I believe I am safe in saying that, in a general way, legislation which booms the stock market hurts the country and that which helps the country bears the stock markets. In support of this statement, I would draw your attention to the effect of the various decisions of the Interstate Commerce Commission of the United States during the past few years. The stock market stood trembling in its boots for many months, fearing that at any time a decision adverse to the railways would be announced. Yet this decision could only be adverse to the railways or to the country. The stock market did not tremble, mark you, lest the decision be adverse to the country. The bulls were quite ready to sacrifice the country rather than the railways.

Wall street also feared the effect of the decisions of the Commission concerning the dissolution of the Standard Oil and other trusts. When the decision came and it was seen that it really did not strike the trusts in a way to help the country, the relief was expressed in a bull market. Had the real basis of the Standard Oil's source of enormous wealth been hit, the market would have broken to pieces.

The point at issue is whether industrial and productive factors are the more worthy, or the speculative factors. It is true that addition to wealth brings prosperity to public utility and industrial companies and that this would also mean higher stock markets. In such an instance there is no division of interests between the prosperity of the country and a rise in the stock markets. But when stock market manipulators and directors of industries are not content to let legitimate earnings—I mean unassisted earnings—be the basis of the advance, but must call upon Government for aid to augment these earnings and to boom their stocks, then is the time when the interests of the stock markets and those of the country divide.

As against the above letters of stock brokers I would like to quote from the market columns of a few Canadian farmers' papers:

"It is possible, too, that farmers are holding back their horses in the hope that Reciprocity will pass and that they will get the increased price which the opening of the American market will give them."

"Farmers are hauling water four to six miles to their cattle. Added to this is the feeling that reciprocity may be carried, in which case the farmers are looking for a couple of cents more for their butter."

"Reciprocity may have the effect of strengthening the cheese market."

"Farmers are not delivering hay very freely . . . and higher prices are hoped for after the elections."

It must be clear to anyone thinking calmly over this matter, that the position simply is that certain artificial conditions have been imposed whereby the Legislature has

conferred enormous gifts upon favored industries; that these gifts have given an artificial earning power to the stocks of these industries and caused them to sell at far above their value; that the discontinuance of this gift (being, in the case of the Dominion Steel Corporation, the withdrawal of a gift of around \$1,000,000 per annum) is resented by the stock interests, who are of the opinion that if the Conservative party is elected it will, either renew the bounty or grant a duty which will ensure the company of this sum as an annual gift from the people of Canada.

A COMPARISON of the figures in the last Government bank statement—that for July—with those of June, 1911, and of June and July a year ago, affords quite a little interesting information. It becomes evident, either that the banks no longer fear any difficulty in meeting the situation this fall, from now till the end of November, or that they could not very well avoid action which indicates that no particular stringency is anticipated. As a general thing, when money is scarce, the banks are very careful of their loans. When there is a great stringency, or when one is expected, the banks make an effort to get in money which they have loaned. Some time since several financial institutions were calling loans in Canada. The bank statement, however, shows that the total of call loans, by all banks, was actually increased by \$4,000,000 in Canada, during July, and by no less than \$6,000,000 by Canadian banks abroad. Compare this with a year ago, when, during the month of July, the call loans in Canada were reduced \$1,500,000, while those abroad were reduced about \$28,000,000. Thus there was a total increase of \$10,000,000 this year against a reduction of \$30,000,000 a year ago, nevertheless, the amount on call here is but \$5,000,000 more than a year ago, while the amount on call by our banks in the United States is but \$2,000,000 more than a year ago. Current loans increased in July, both last year and this, and the amount this year is \$70,000,000 more than a year ago. This increased loan account is offset partly by the increase of \$32,000,000 in savings bank deposits, partly by the \$65,000,000 more in the deposits on demand and partly by the \$4,000,000 increase in paid-up capital. This latter also is a provision against the \$8,000,000 increase in circulation.

IN a table which appears below is shown the figures (in millions and one decimal) for June and July last year and this. A column also shows the October figures and the excess of these over the figures for July, last year. Another column shows how the statement would stand at the end of October next (which will be the anxious period), providing similar increases took place this year. As may readily be seen, these figures could not be (in the case of the paid up capital and the circulation) inasmuch as the latter would exceed the former. It is quite likely, however, that the circulation will reach the figures mentioned, inasmuch as the Banque Internationale should then be reporting, and its paid-up capital of \$10,000,000 will probably result in the circulation being considerably augmented.

	Year 1910—in millions.			Excess Oct. over July.
	June.	July.	Oct. 1910.	
Capital paid up	\$ 79.4	\$ 88.8	\$ 99.6	\$ 0.8
Circulation, end month	79.8	80.9	95.9	15.0
Circulation, greatest	81.5	84.0	96.9	12.9
Deposits, demand, Canada	263.4	251.6	280.8	29.2
Deposits, demand, Abroad	85.0	75.3	74.4	0.9
Deposits, savings, Canada	534.4	538.4	549.0	10.6
Call loans, Canada	61.6	60.1	64.6	4.5
Call loans, Abroad	130.2	102.4	103.3	0.9
Current loans, Canada	649.1	653.0	675.8	26.8
Current loans, Abroad	38.2	40.3	41.3	1.0
Bank premises	23.0	23.3	24.4	1.1
Liabilities	1,040.3	1,017.9	1,063.2	45.3
Assets	1,230.8	1,210.9	1,260.8	49.9
Year 1911.				
				Oct. indicated by 1910 excess.
Capital paid up	\$ 101.1	\$ 102.6	\$ 103.4	
Circulation, end month	88.6	89.0	104.0	
Circulation, greatest	90.2	93.3	106.2	
Deposits, demand, Canada	309.8	316.9	348.1	
Deposits, demand, Abroad	77.7	73.1	72.2*	
Deposits, savings, Canada	564.9	570.8	581.4	
Call loans, Canada	61.5	65.3	69.8	
Call loans, Abroad	97.9	104.0	104.9	
Current loans, Canada	717.9	723.8	750.8	
Current loans, Abroad	35.6	32.9	33.9	
Bank premises	28.2	28.7	29.8	
Liabilities	1,101.9	1,111.5	1,156.8	
Assets	1,302.1	1,316.1	1,366.0	

Economist

The Cuban Railways and Van Horne.

WHEN Sir William Van Horne gave to Cuba the extensive railroad connections that less than ten years ago established through service from Havana to Santiago de Cuba, the almost 600 miles of road belonging to the Van Horne system became a developing factor, the result of which is now made conspicuously manifest. From Santa Clara eastward, piercing the republic's three largest provinces, Santa Clara, Camaguey and Oriente, through some of the most magnificent scenery in the world, forests and plantation succeeding each other as the panorama unfolds itself before the traveller, the Cuba railroad seems destined to justify in every way the predictions of its planner.

But it is not only as an instrument for development, agricultural and industrial, that a railway like the line from Santa Clara to Santiago de Cuba looms up as important. The future prosperity of the Cuban republic will depend upon a stable form of government and on a public appreciation of the administration's effort to make the people beneficiaries. Misunderstandings between authorities and public are apt to be more acute in countries where facilities for transportation are unsatisfactory. Whether the Cubans would have been able to assert themselves more forcibly under Spanish rule, or the government could have taken the situation better in hand with more and better roads at that time, is apart from the question. But where railroads are plentiful the public is not so likely to be suspicious of the motives of officials in a distant capital. And in the new political situation in Cuba what the people seem to need, in order to be successful, is closer affiliation. The all-rail route, of which the Cuba railroad is the conspicuous part from Havana to Santiago, therefore, is clearly a great factor in national development. It links places, peoples and political issues in a manner not possible before Sir William Van Horne brought his ingenuity to bear in the Antilles.—Christian Science Monitor.

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F. H. Deacon & Co.
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97 Bay Street Toronto, Canada



Gold and Dross

August 14, 1911.

Editor, Gold and Dross:

Kindly tell me through your columns what you know about the present position and the prospects of the Stenwinder Gold and Coal Mining Company, of Fairview, B.C. This company must be an offspring of the Waterbury watch factory. The winding-up has been in progress several years, and still it appears to be not wound up, but rather somewhat run down.

Yours truly,

J. L.

Here is an old friend, I hadn't thought of in years. The Stenwinder started out in the good old British Columbia mining boom as a full fledged gold prospect. As the gold did not pan out, it added coal to the outfit. My advice is that Mr. Law had better not spend any of the anticipated profits.

Orillia, August 12, 1911.

Editor, Gold and Dross:

Will you kindly give me, through your very serviceable column, your opinion as to the advisability of purchasing stock in the Columbian Sterling Publishing Co. of New York City? It is probably needless to mention that this company is a consolidation of the Columbian Magazine Publishing Co., Hampton's, Home, Sterling, American Woman's Review, and Orif's Farm Review. I might add that certain New York city brokers are offering this stock for sale at \$1.50, but are unwilling to purchase at par.

Yours, etc.,

W. T. D.

Much has been said and written regarding the fabulous earnings of the popular magazines. As a matter of fact most of them having been heavy losers. The tactics of the magazine stock sellers are much on a par with the oil well magician, who points out that John D. Rockefeller has made a fortune in oil, while the other brand harp on the fact that Frank Munsey and the McClure Company have made fortunes in magazines. So they have, but there is no good reason to believe that Tom, Dick and Harry will do likewise. I would leave the stock of these publications strictly alone.

Montreal, August 14, 1911.

Editor, Gold and Dross:

Some time ago I purchased some shares in the North-western Asbestos Mining Co.'s mines. I have been watching the papers for comments, but have seen nothing outside their own literature. Would you please oblige me with your opinion in the matter?

Sincerely,

S. R.

Your purchase was very unwise, and if you had written us before putting your money into this concern, you might have saved some uneasy moments. The asbestos market has gone to the dogs. Even the best of our companies can barely make their bond interest, not to speak of a distribution of profits on the common stocks.

G. W., Fort William, sends on the literature of the Equitable Exchange, London, in which they recommend the purchase of options on Grand Trunk third preference stock.

As this stock passed its very small dividend the other day, the reader may take the recommendation for what it is worth. The business of this Equitable Exchange is selling options on stock, preferably it would seem on Grand Trunk third pref. Our advice to G. W. would be to leave it and them strictly alone. Any firm that gambles in options can always be looked upon with suspicion.

S. W. Beatty, Winnipeg, who has on previous occasions figured in the Gold and Dross columns of TORONTO SATURDAY NIGHT in reference to oil companies, sends us on a communication announcing that the Canada West has struck a "spouter." We are glad to announce that this is about the first oil well that Eastern Canadians have been interested in that has struck anything. Eastern Canada has lost easily \$10 for every dollar made in California oil. It would seem to be evident that the good things are picked up in the West and possibly by a few people in the East, and that the majority of oil stocks that are offered for sale are dead from the beginning, therefore Mr. Beatty and the Canada West Oil Co. are to be congratulated in striking one winner at last.

H. S. B., Toronto, wants some information regarding Cleopatra and the Dr. Reddick Larder Lake propositions. Mr. Banwell Sawyer, who is now administering these two corporations, states that within a few months they should make good. I have many times differed with Mr. Sawyer in regard to his propositions, but he insists, if we give him an opportunity of a few months, he will make good in both of these. I am therefore disposed to give him a chance before publishing further criticisms. Both these propositions have been dealt with very extensively in TORONTO SATURDAY NIGHT in the past.

Lemberg, Sask., August 22, 1911.

Editor, Gold and Dross:

I will be pleased if you would furnish me your opinion on the following Regina, Sask., subdivisions which have been offered to the public of Western Canada, and sold chiefly among the farming class. Would you consider the speculation a wise one? Parliament Heights Subdivision, Regina, Sask.; Industrial Centre Subdivision, Regina, Sask.

H. A. T.
I do not know either proposition; but my opinion is that the average western subdivision at present prices must be subjected to the closest possible scrutiny before risking your money.

Beeton, Ont., August 22, 1911.

Editor, Gold and Dross:

I will greatly appreciate your opinion of the Imperial Loan and Investment debenture as an investment. Your Gold and Dross department is giving splendid pointers and assisting people to be more careful in making investments.

W. H. D.

This is a fair buy, I think, with a somewhat narrow market when you wish to sell.

Editor, Gold and Dross:

Can you give any information respecting the history and financial standing of the Durazno Mines Company? Their property is in Mexico.

SHAREHOLDER.

This is in the down and out class.

Those who send in to Gold and Dross communications that have to do with matters of fire or life insurance, will find answers to such queries under the heading "Concern-

ing Insurance" in the financial section of SATURDAY NIGHT.

Toronto, August 8, 1911.

Editor, Gold and Dross:

A new reader would like your opinion on the enclosed circulars. I hold a few shares in the Hawthorne Co. Since I bought same, I have been receiving circulars frequently from Stevens & Co., brokers, concerning Porcupines. I do not think much of Porcupines (any company) since I started to read your paper.

A NEW YORKER.

I regard the Hawthorne Silver and Iron Mines, Ltd., as a stock-selling proposition pure and simple. Julian Hawthorne originally filled many yellow pages with a vivid description of the rich silver properties this company owned in the Shingtree District of Ontario, and quite a few impressionable people bought shares on account of this heady writing. It appears now that the company has for the time being at least, abandoned these treasure houses of wealth after doing a little mining of a kind to cause experienced miners to guffaw when they see it. As for the iron properties, may be the people behind the company will in time make a success of Ontario iron, and maybe they will not, with the chances greatly in favor of the latter contingency. The Mr. Freeman mentioned in the circular you enclose is quite well-known as a promoter of companies of a certain kind in New York and elsewhere. The officials of Kingston, Ont., were about to expend some \$25,000 on deepening a channel and doing other work for the company, but appear to have repented of the bargain. At least Kingston authorities said the matter would have to be submitted to a certain kind in New York and elsewhere. The officials of Kingston, Ont., were about to expend some \$25,000 on deepening a channel and doing other work for the company, but appear to have repented of the bargain. At least Kingston authorities said the matter would have to be submitted to a certain kind in New York and elsewhere. The officials of Kingston, Ont., were about to expend some \$25,000 on deepening a channel and doing other work for the company, but appear to have repented of the bargain. At least Kingston authorities said the matter would have to be submitted to a certain kind in New York and elsewhere. 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LIMITED.



MONTREAL, AUG. 31, 1911.

THE announcement was recently made in some of the newspapers that an amalgamation had taken place between the various industries with which Mr. H. J. Fuller is intimately associated, such as the Canadian Fairbanks Co., the Fairbanks-Morse Co., at Toronto, an associated industry at Sherbrooke, and the Dominion Safe and Vault Co., with factories at Farnham, Que. The report is only partially correct. An amalgamation has taken place, but not all the concerns have been included. The Sherbrooke factory has not been taken in, and neither has the Dominion Safe and Vault Co., although Mr. Fuller is president of the latter, as well as of the old Canadian Fairbanks, and, in fact, was the organizer and the principal shareholder of the Farnham concern. With respect to the Dominion Safe and Vault Co., this concern was organized only about a year ago to manufacture safes under the Herring-Hall-Marvin patents, and although it has made good progress in the face of considerable difficulties, and is turning out other lines of goods as well as safes, it has not yet had time to win its spurs in the manner of the prosperous Fairbanks concerns.

The details of the consolidation are interesting. Two companies were taken in, these being the Canadian Fairbanks Co., Montreal, of which Mr. Fuller is president, and the Fairbanks-Morse Canadian Manufacturing Co., Toronto, of which Mr. P. C. Brooks is president. The name of the new company is the Canadian Fairbanks-Morse Co., Mr. Fuller being president of the company, and Mr. Brooks vice-president. The capitalizations of the old concerns and the new concern, are as follows:

	Com. Stock	Prfd. Stock
Canadian Fairbanks Co., Ltd.	\$750,000	150,000 7%
Fairbanks-Morse Can. Mfg. Co.	500,000	.....
Total	\$1,250,000	\$150,000
Canadian Fairbanks-Morse Co., Ltd.	\$1,600,000	1,000,000 7% Cum

The preferred stock of the Canadian Fairbanks was non-cumulative and, though preferred as to dividends, was not as to assets. The common stock paid a dividend of 8 per cent., and a liberal bonus was distributed this year. The preferred stock of the new company is cumulative, and is preferred as to both dividends and assets. A somewhat unusual feature is the agreement on the part of the company that no bonded indebtedness will be incurred without the consent of 75 per cent. of the preferred shares. The preferred stock carries no voting power, but the company agrees to declare no dividend on the common stock until the surplus available for the preferred shareholders is sufficient to meet the dividends for three years in advance. With all these stipulations, the preferred stock is in an unusually safe position and, in fact, takes the standing of bonds. It is not listed on the stock exchanges, but is being distributed above par, being but little short of 105. The common stock is held in the hands of a few of those who are more especially interested in the progress of the company, and it is hoped that it will eventually be receiving a dividend of 8 per cent. per annum. All of which is refreshing in these days of high finance and bills of exchange on the future.

Readers will naturally be interested in hearing something of the personal element in these associated industries. Fairbanks is a household term. No observing youth in this country can have failed to see it written large on weighing machines in both city and country. It was more particularly conspicuous on the hay scales in country towns where, as boys, we used to ponder what it meant, and eventually concluded that it was a composite term, the first half of which was descriptive of fairness of results, and the second part relating to the mound or bank up which the hay waggon drove to be weighed. Fairbanks we now know to be a man's name—and let us hope his product possesses the virtues innocently ascribed to it in our boyhood. However that may be, I know nothing further of Fairbanks, and it is not in him but in Fuller that we are interested at this particular moment.

H. J. Fuller dropped in here from the land of Uncle Sam some thirteen years ago. We have heard much talk lately of how the United States is going to annex us and rob us of this and that. Meantime we managed to annex Fuller, and for a chance importation, on which no duty was paid, he sure has turned out well. Thirteen certainly has not been an unlucky number with him, for in that number of years he has almost managed to annex us. At any rate, he has organized several industries and placed them in the very front rank among the oldest established competitors in Canada.

I confess to having always had a feeling of curiosity, upon looking at a large machinery establishment, to know how a business of that class is built up and how the builder came to take up that line instead of groceries or dry goods or something that everyone uses. But machinery, weighing machines, hay scales, safes, gasoline engines and other things which only one person in a large number knows anything about—what misfortune could drive a bright man, like Fuller seems to be, into a business of that kind? And the machinery men are probably wondering what on earth could tempt a man into grocery or dry goods business, and how a newspaper man manages to make a living. Well, "every man to his own trade," and mine is in part to tell how Fuller got into his.

Like everything else, it was partly accident and partly design that brought Fuller to where he is. I won't pretend to give the proportions of each, because herein is a mystery of the ages—the question of free will and its opposite—which I understand has been taboed lately at afternoon teas. At any rate, H. J. Fuller naturally went into the machinery line because he studied practical science and took his degree as B.Sc. in mechanical engineering. Why he went to college is following the question too far back. But his father was a college man before him and interested in the business. He was a professor in Dartmouth College, and later became President of the Worcester Polytechnic Institute and, still later, President of the University of Missouri. H. J. was born in Johnsbury, Vt., in 1874, and

when he graduated from the Worcester Institute, in 1895, he almost immediately entered the employ of E. & T. Fairbanks & Co., as a draughtsman. He remained there for two years, and then went to the Fairbanks Co., in New York, as salesman. Salesmen, they say, are born, not made. Talk with Fuller some day, and I think you'll agree with me that he was born, all right. So we get back to the source of his success. Like Monte Cristo, the born salesman can stand on the rock with his shaggy beard and locks flowing in the wind—so say the theatre pictures—and declaim, "The world is mine."

It wasn't long before Mr. Fuller has made a contract with the New York company as supervisor of agencies in China, Australia and India. And now once more the opponent of the free-will doctrine gets his innings. The Spanish-American war broke out at this juncture, and the steamer which was to bear H. J. abroad was cancelled, least the Spaniards take her in tow. So the man whom he was to succeed remained at his post and Fuller remained in America.

He remained in America—but not in the United States. He had a hunch that there was something doing in Canada. So he took his life in his hands and crossed into this unknown territory. He found it a goodly place, and ere long had learned the language, and was doing business with the Laurentide Paper Company, which was then carrying out its big undertakings and erecting its plant. He saw that the company would be buying much equipment, and that the chances for trade in Canada were all that could be desired. The result was that he opened up a branch of the Fairbanks business in old Montreal. This was only in 1898. A good many of us were here at that time, and why we didn't think of doing something like that beats me. We might have done—well, there's no telling what we might have done. Fuller, however, wasn't content with a branch in Montreal. As soon as he got things going properly, he hied him off to Vancouver, where he established another branch. Then he went to Winnipeg and established another, and finally started the Toronto branch.

Up to this time the goods he sold were largely, if not altogether, of American manufacture. Mr. Fuller had been considering the advisability of manufacturing in Canada. The Fairbanks Co., however, did not see eye to eye with him in this matter. Finally, in 1905, he felt himself in a strong enough position to make a venture himself. So he purchased the business he had been mainly responsible in working up. He then made arrangements with the Fairbanks, Morse & Co. to build a factory in Toronto; and since that time the principal lines handled by his concern have been manufactured in the Queen City. Among these lines is the Fairbanks-Morse gasoline engine, which have such a liberal distribution among motor boat enthusiasts, and are also performing the more prosaic but equally useful work of pumping water into railway tanks and elevating grain in the elevators. All sorts of railway hand and motor cars and steam pumps and mining machinery and other things, the names and uses of which are unknown—to say nothing of the inevitable scales—are also turned out in the company's factory.

He did not stop at this. Shortly, he had arranged to take the entire output of Canada's pioneer machine tool shop, that of John Bertram Sons Co., of Dundas. The output of the factory was doubled, and thereto was added the output of the Pratt & Whitney Co., of the same town, producers of twist drills, milling cutters and small tools; and still Fuller hadn't enough to keep him busy selling. Last year, therefore, as I have already explained, he organized the Dominion Safe and Vault Co., purchasing therefor the C.P.R. shops at Farnham. It will be interesting to watch the evolution of that business. Certain adjustments naturally had to be made to handle the output of all these factories, in addition to what is purchased from other sources, and in this connection were added agencies at St. John, N.B., Quebec City, Ottawa, Calgary, and Saskatoon. Nor is the end yet, for already word has gone out that branches are to be established at Fort William, Edmonton and Prince Rupert itself.

Oh, well, that's nothing. He had to make a little money, of course. How much he made I have no knowledge, but I think the gentle reader will agree that he actually did something for it—which is hardly according to Hoyle these days. I hope he is worth half a million, as some think he is, because there are others who are worth four times that much and they never turned a hair. H. J. Fuller was recently elected a director of the Eastern Townships Bank, and he was for some time director of the Canadian Consolidated Rubber Co., and vice-president of the Allis-Chalmers-Bullock Co. He has now concluded that it will take him most of his time to look after his own concerns.

While Mr. Fuller lives in Montreal, he spends much of his time at Toronto, where he is a member of the York Club and the Toronto Club.



H. J. FULLER.

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"WE, the People," resolved the Tooley street tailors. "We, the owners, shareholders, directors and promoters of the so-called Bartlett claims at Gowganda, resolve to sell the aforesaid claims to ourselves for 3,000,000 fully paid shares of the total issue of 4,000,000 shares."

There is ludicrous similarity between the oracular declaration of the Knights of the Needle immortalized by Dickens, and those who gave the public "the needle" when Bartlett Mines were foisted upon speculators by a select coterie, no member of which had other worldly possession of merit at the moment than effrontery. And as if the summary valuation of unproved claims was falling short of the facts, no sooner had the plotters ratified the terms made by themselves with themselves than an inexperienced youth—Bartlett—who was a mere stalking horse for Monroe and his pals—was appointed "minerologist" to the company at a salary of \$2,500.

Perhaps it is waste of space to revive the Bartlett affair—to rob the grave of its own. It was one of the ridiculous examples of fiscal fol-de-rol for which Montreal River became notorious, and for which much of the Porcupine country is becoming equally so. Young Bartlett, a precocious clerk, in association with others, became the medium whereby a hurrah campaign was inaugurated by Monroe. The matter was too recent to require the repetition of details which SATURDAY NIGHT gave at the time. One phase of the adventure, however, was not revealed until a few days ago, when the Divisional Court allowed an appeal against the judgment of Mr. Justice Sutherland giving J. Watson Bartlett \$2,500 as "minerologist." Incidentally, and in opposing the suit instituted by Bartlett, it was shown that he was delegated by Monroe to locate claims. When this preliminary had been effected—and it will be recalled that the press of Toronto



IS DISGUSTED WITH THE OLD LAND.
The Marquis of Queensbury, a scion of the House of Douglas, and bearer of a famous name, is now in New York, and says that everything is going to the dogs in Great Britain, and that he is thinking of trying to earn an honest living in Porcupine.
American Press Service.

lent its space to descriptions of the "Bartlett Veins"—five Monroe employees holding one share each—and that given to them for qualification purposes—were granted incorporation papers for Bartlett Mines, Limited; capital, \$4,000,000.

That was on January 6th, 1909. Next day—for the thing was hot—the five "dummies" composing the shareholders of record went through the formalities of organization. It was pantomimic the way those automatons adopted by laws. Solemnly the five shareholders adjourned—and immediately the five reconvened as the directors of the \$4,000,000 corporation, received the proposition of Bartlett, et al, and there and then the privatizing venture was launched. Vendors took \$2.50 per cent. of the total capital—and one of them, Bartlett, was salvaged with an appointment as "minerologist" as \$2,500 per annum.

Regularity and rapidity were essentials in the routine. The five shareholders, who were also the five directors, adjourned as directors and reconvened as shareholders. The routine was a travesty on company organization within the law as it exists in Ontario. The five shareholders confirmed their action as directors and authorized the sale. Once more the directors were reconvened and executed the deed of sale.

As Bartlett was a party to this jugglery, his course in seeking remuneration for services as "minerologist," was properly characterized by Justice Falconbridge in allowing the appeal. There will be regret that no effective means are available to punish those who participated in the promotion.

BEWICK-MOREING promotions are being relegated to the innocuous. Ussher, Strathy & Company have found it necessary to withdraw their endorsement of the Ontario Porcupine Goldfields Development Company, and the Rea Mines directorate is understood to have requested Bewick, Moreing & Company to withdraw from the technical management of the Rea Company. These methods may seem drastic, but they are encouraging evidences of awakening. To have a Stock Exchange firm publicly disavow what it had represented to its clients, is a commendable act. Neither the Northern Ontario Exploration Company, nor the Ontario Porcupine Goldfields Development Company—both Moreing promotions—are deserving of Canadian support until their financial affairs are fully ventilated and until their properties have something on which to base market operations. London promoters must not be permitted to think that Canadians are so many ignoramus who will submit to anything. It is immaterial that Ontario Explorations have profits on hand. That money was obtained in part by sharp practice. The sooner Porcupine is rid of all who cannot keep faith with the public, the sooner will the public be enabled to sympathize with mining enterprises offering speculative investment opportunities. Let the Northern Ontario Exploration Company and the Ontario Porcupine Goldfields Development Company proceed to find a mine or two to justify their existence and their combined capitalization of \$5,000,000. And let the Rea Company confine their technical control to its own competent manager.

ALL that the report of President Hill of the Rea contains is the information that there is fifty feet more of an ore shoot at the 200 foot level than was observable at surface. Details on stopping widths and values are omitted. They are essential details without which Reas are subject to doubt. Granting what President Hill states, and that the Rea has some profitable ore, along with one or two new discoveries, the break in the price of the shares appears to be warranted by the mining position. This does not infer that Rea may not prove up to the expectations of its more optimistic holders. It is because Rea has prospects that SATURDAY NIGHT deals with it kindly but firmly. To talk of a mill when the tonnage developed is so small, if the widths and values are maintained at the 300-foot level, is not even kindergarten practice.

A COMPROMISE has been effected between the Heinze and the Pell-Woodward interests in West Dome, thus avoiding a partition suit and the exposure of the skeleton in the West Dome closet. The Pell-Woodward people take pooled shares and cash in settlement. How much of each is not set forth. The question arises: How will this leave the West Dome treasury? In any event, what should have been done before the West Dome Company was presented to the public, has been accomplished. To this extent West Dome is relieved of embarrassment; so long as there is to be no immediate increase of capital.

ANOTHER five feet of high grade ore in a new discovery at the Dome—not far from where the boilers stood—has given a touch of brilliance to all the other "Domes" as they move in their orbits. Private advisers declare the enrichments to be very remarkable. Advocates of each of The Dome's satellites have fancifully appropriated a slice of this latest, but it would be unwise for the public hastily to believe all the rumors in circulation. A glance at the geological map issued with the report of Mr. A. G. Burrows will convince those competent to decide, that The Dome is not made of "green cheese," any more than are the various "Domes" in the same sphere as The Dome. It does not follow that other properties will not have some of The Dome strength of character; yet there is no need of anticipating this by boosting share markets.

DAILY newspapers make Mr. Cohen, general manager of Crown Reserve, assume that "a 12-foot vein of quartz and schist carrying free gold and panning well," located on the McEaney lot, is "an extension of the big vein" of the Hollinger. To make it so the "big" fissure will have to do some intricate ground tumbling. It is barely possible, as SATURDAY NIGHT has argued, that the Crown Reserve venture at Porcupine may have a Hollinger vein. It has not the Hollinger—nor will it have that ore body. Crown Reserve directors gain nothing by giving currency to violent projections and correlations. They should be content with what they have instead of claiming the impossible. It is no disparagement of Crown Reserve finds to state the truth as to this particular feature. The Hollinger vein has been pretty well defined by its owners.

IF Consulting Engineer McCarthy takes a fancy to Porcupine, it may be that Messrs. Ehrlich-Hamilton, of Austin Friars, will transfer a portion of their affections from Spasskys, Oceana, Harmonies, etc., to our gilded Northland. As next door neighbors of the Barnatos, the self-same Ludwig Ehrlich and Fred Hamilton are a pair of "handy men" behind the guns in Throgmorton Street. At any rate, Porcupine is attracting attention. Not many Canadian gold fields have drawn Marriott, Reyersbach, Frecheville, Leggett, Webb, Wilkinson, Simon, MacLaren, Loring, Moreing and McCarthy—all from "the other side." Of course, Mr. Moreing announced that there is "very little interest" in London; but the list of those who have visited Porcupine speaks for itself.

THE Dome owners have gone further afield and acquired a working option on some Cripple Creek claims. With them it is a matter of selection, rejection and results. They take on probation and expend their own money.

WHEN the Quebec Government publish the reports on the Kekeek country, another idol will be shattered. The expert view is, that Kekeek is a "Never never" section.

PRELIMINARY results at the Davidson property at Porcupine are said to be most encouraging to those who have the working option. Engineer Lamb, though, is taking nothing for granted.

AND now the Cartwrights have the Hollinger vein in Mountjoy township. Last week Crown Reserve had it in the McEaney claim. Next!

STONEHAM & Company reported three "strikes" on the same date—at the Foolish-O'Brian, the West Dome and the Dome Extension. Police!

FLYER in cotton is reported to have cost one or two of the International Nickel directors a million or so. This has necessitated the hypothecation of a round parcel or two of International Nickel preferred shares. If men of discretion will be flossy they must expect to "pay the piper."

Hon. Wm. Gibson, President. J. TURNBULL, Vice-President and General Manager
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Head Office, Hamilton, Ont.
Capital Paid-Up . . . \$ 2,750,000
Reserve and Undivided Profits . . . 3,250,000
Total Assets . . . 40,000,000

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Grand Pacific Land Co. and Western Land Tactics

A FIRM of real estate brokers doing business in one of the smaller Ontario cities sends to SATURDAY NIGHT an inquiry regarding the "Grand Trunk (Pacific) Land Company." He wishes to know something of their reliability, of the worth of the lots at Nokomis, and whether it is a sound proposition generally, the idea being that if they were all that they should be, this Ontario firm of real estate brokers would undertake to sell their lots.

The prospectus accompanying the letter, a red ink affair, shows in the first place a barefaced attempt to trade upon the Grand Trunk Pacific Land Company, for the name of the outfit having Nokomis lots for sale is not the Grand Trunk Pacific Land Company at all, but the Grand Pacific Land Company.

How clever the deception is, and how it impresses the casual reader, is indicated by the manner in which this firm of Ontario real estate brokers were deceived. They write, evidently under the impression that the Grand Trunk Pacific are sponsors for the outfit, whereas, as a matter of fact, nothing could be farther from the truth. If a firm of real estate brokers "fall" for this piece of deception, what proportion of the public generally will do likewise?

Perhaps it would be as well to quote the Grand Trunk Pacific people themselves regarding this Grand Pacific



Land Company. In a communication to SATURDAY NIGHT, a G.T.P. official says: "This company (The Grand Pacific Land Co.) is not interested in any way in the organization of the Grand Trunk Pacific Land Company, beyond the fact that it was given the sales agency of some of our lots at Rivers. I am not disposed to think that any further relationship will be entered into with them, owing particularly to the similarity of the name they have adopted."

Whether the Grand Pacific Land Company's Nokomis proposition is a worthy one or a dead steal is of passing moment under the circumstances. The fact is that this land selling outfit are trading upon a name with those who are sufficiently thoughtless or ignorant to swallow the bait. Of course, the Grand Trunk Pacific Land Company, affiliated as it is with the Grand Trunk Pacific Railway, has a standing which cannot be attained by the Grand Pacific Land Company, so the nearest they can come to the real thing is to pirate upon their big neighbor.

Our advice is, under the circumstances, to leave the Grand Pacific Land Company severely alone.

The Magic of Single Tax

By WALTER A. HILLAM

THERE is a degree of reluctance—one might almost say an aversion—in the minds of all of us to a tax on our own industry—on something particularly the product of our own ingenuity and resourcefulness. An ever-bountiful Providence endowed Mother Earth with a plenitude of all that was necessary for the sustenance, comfort and use of mankind. Some of Nature's gifts have, by virtue of man's enterprise, been utilized to an extent hardly dreamed of a century, or even half a century ago, until now there is scarcely a mineral, product, or natural resource that is not serving some great or useful purpose for the development and enrichment of the various nations of the earth.

Many people sincerely believe that the energy of man should not be taxed, contending that the natural resources of a country from which may be obtained riches without material assistance from man, or as a natural sequence of events, should bear the burden of taxation. This doctrine—as even the most cursory study of causation will reveal—is one of the principals of that great free-thinker and economist, Henry George, who did so much to promulgate the single-tax idea.

The first city approaching metropolitan proportions that has essayed, even in a moderate degree, to bring into operation the single-tax principle of exempting improvements from taxation is Vancouver. This city, with a population now of considerably more than 110,000, and an area of approximately thirteen square miles, exclusive of waterways and its large natural park, has been attracting the attention of cities, governing bodies, publicity organizations and economists almost the world over, and the press of the American continent has evinced keen interest in what was at first termed "the Vancouver experiment," but which has now been conclusively proved a decidedly successful innovation.

It may be mentioned en passant that single tax was one of the planks in the platform of the successful candidate for mayor in the civic elections of 1910, Mr. L. D. Taylor, and he was re-elected again this year upon a similar platform.

That the step has been attended with distinct and unqualified success is an indisputable fact in the face of the comparative figures of the building permits, both in number and value, issued during the year 1910, the year

preceding, and previous years, the aggregate for 1910 breaking all previous records in that respect.

Of course, there were some people who doubted the wisdom of the single tax. They had an unbounded faith in the future of Vancouver, and believed that the onward march of progress could not be retarded by any influences, but at the same time did not quite grasp the true significance of the principle. After over a year of successful operation, however, the fact has become apparent even to the most sceptical that the building industries have received a tremendous impetus through the abolition of the tax on improvements.

The character of whole streets has been changed by the enormous amount of building that has been projected and completed during the past twelve months; huge office buildings now pierce the skyline, where formerly the land was unoccupied; blocks which, though not old—the city has been in existence less than a quarter of a century—were not bringing in sufficient income in the estimation of the owners have been demolished and replaced by imposing and better revenue-producing structures; many apartment houses have been erected all over the city, and a much better type of residence has been built in consequence of the encouragement in the way of a tax on vacant land, and no tax on improvements. A tax on vacant land—that is what the exemption of improvement from taxation really means!

This year the city council decided to continue the single-tax system, and found that they could do this without raising the tax rate of twenty mills net on the dollar, or the assessment; and furthermore, they do not anticipate having to do so for many years if the increase in the "unearned increment" goes on at the same rapid rate that it has done during the past few years.

Dozens of letters have been received by the mayor asking what success has attended the adoption of the single tax and enquiring whether special legislation had to be secured to enable the city council to exempt improvements upon the land within the city. As this is a point upon which even some of the people who live in Vancouver may not be clear, it will, perhaps, be as well to state that authorization for partial or total exemption of improvements from taxation was given the city in its Special Act of Incorporation, and the city council, therefore, can decide for the current year whether a certain proportion or the whole of the improvements shall be free from taxation. Judging from the success that attended the adoption of the single-tax principle last year, a success which is being evidenced again this year in a phenomenal degree, there is a strong probability that it will be continued.

It is interesting to note how, commencing in 1895, the various city councils of Vancouver became aware of the importance of encouraging builders by reducing the tax on improvements. From that year until 1905 fifty per cent. of the value of buildings was levied, this being reduced to 25 per cent. in 1906, and continued up to the time the civic authorities decided to eliminate the tax entirely.

In connection with the question of "unearned increment" a glance at the annual report of the city shows how remarkable has been the increase in land values in Vancouver.

For instance, the first assessment estimated the value of realty in the city at \$2,456,842. Ten years later it had been raised to \$13,000,869. Twenty years later \$38,346,335 was the city assessor's valuation of property in Vancouver, and the latest returns show an estimate of \$98,720,345 after the sitting of the Court of Revision.

From the city statistics for 1895—the year the city council commenced to partially exempt improvements by levying a tax on only half the value of buildings—we find that improvements were assessed at \$4,317,660. In 1905, after this system had been in operation ten years, improvements were assessed at \$11,804,250. However, in 1906 the council gave another stimulus to the building industries by reducing the tax on improvements to 25 per cent., and then each year up to the time the improvement tax was eliminated a decided increase was noted, the figures for 1906 being \$14,087,640; 1907, \$16,381,475; 1908, \$20,127,035; 1909, \$24,405,210; and at the end of the year 1909, \$29,644,720.

Now compare the difference in the increase of improvements since the single-tax idea was adopted in its entirety. After the system had been in operation less than twelve months the value of building was increased to \$37,858,660, a truly remarkable demonstration of the building activity during the year 1910, with a single tax encouraging owners of vacant lots to make their investments revenue producing.

Of course in this connection one must take into consideration the other contributory causes which have attended the growth and development of the city; but there is no doubt that one of the greatest determining influences has been the encouragement to builders and capitalists in the shape of freedom from taxation on the result of their enterprise, instead of, as formerly, a tax on their industry.

When the tax on improvements was reduced to 25 per cent. in 1906, an increase of two mills on the dollar was made, and this rate of 20 mills has been in vogue up to the present period, the city council deciding recently that sufficient revenue would be derived without raising the tax rate.

Many of the enquirers who have written to the mayor requesting information as to the Vancouver system of taxation could not understand the distinction made in British Columbia between civic and provincial taxes. Personal and income taxes and a poll tax are collected by the government, a return in some measure being made to the city in the shape of grants for schools, parks and other special purposes. Pavements, cement sidewalks and im-

provements of a similar nature are carried on under the initiative local improvement principle, property-owners paying the major portion of the cost and the city paying for street intersections, etc.

Although Vancouver is barely twenty-five years old, and therefore quite a youngster by comparison with the established cities of Eastern Canada and the prairie provinces, she attained last year the enviable distinction of figuring in the fourth place in the building records for the whole Dominion. Toronto, with a population three times as large, having issued \$21,127,783 worth of building permits for twelve months; Montreal, with a population of over 450,000, permits to the tune of \$15,815,859; and Winnipeg, the prairie metropolis, permits estimated at \$15,106,450, while Vancouver followed close on the prairie city's heels with a total of permits of \$13,150,365. The vast total outshone all her previous achievements for building activity.

This year Vancouver building permits almost warrant the prediction that she will pass both Winnipeg and Montreal in the race for honors, the figures for the month of January showing that this city had the largest increase in the number and value of permits of all the cities of Canada—an advance of 100 per cent. over those issued for a similar period in 1910.

Suddenly—almost dramatically—Vancouver has come to the front, and it would be exceedingly difficult to determine the immense amount of publicity the city has received through eliminating the tax on buildings. Far away in England, where the question of "unearned increment" has been a live issue during the past few years, Vancouver is becoming known to thousands as the city on the Pacific Coast enterprising enough to adopt the single-tax idea in its entirety.

Joseph Fels the millionaire single-tax exponent, who

has organized a fund for the promulgation of the doctrines of Henry George, and has himself spent huge sums in disseminating the gospel of that great philosopher and free-thinker, speaks with great enthusiasm of the admirable object lesson Vancouver affords—a practical example of what can be accomplished when man is not taxed for his industry and resourcefulness.

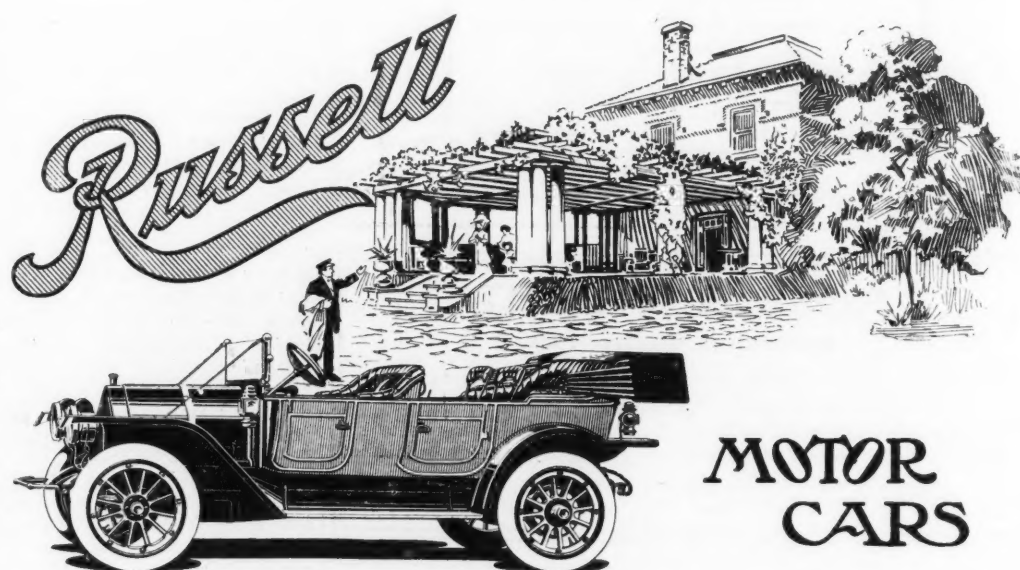
More could be easily written of the far-reaching and stimulating effects of single tax on a city's growth and development—in fact, the subject is almost inexhaustible—and it is the earnest belief of the writer that the above brief account, dealing only with a few phases of the question of taxing the "unearned increment" will convince the most incredulous that single tax in Vancouver has encouraged and brought about an unprecedented amount of activity and benefited all classes from the wealthiest capitalist to the humblest home-builder.—British Columbia Magazine.

William B. Skelton, retiring State Bank Commissioner, has issued a semi-annual statement of Maine financial institutions for six months as follows:

Savings banks: Number of institutions decreased from 52 to 49, due to liquidations and absorption by trust companies. Resources decreased from \$98,402,588 to \$96,549,251. Deposits decreased from \$90,265,739 to \$88,459,696.

Trusts and banking companies: Number of institutions increased from 40 to 41. Resources increased from \$46,145,401 to \$48,922,489; demand deposits increased from \$14,537,059 to \$15,228,305; savings deposits increased from \$20,938,487 to \$22,693,098.

Loans and building associations: Number of institutions increased from 35 to 36. Resources increased from \$4,343,975 to \$4,487,438; mortgage loans increased from \$4,016,579 to \$4,105,121.



1912

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INVESTORS unfortunate enough to have invested in the shares of the Radio Telephone Co. will, as they scan the petition of bankruptcy filed this week, no doubt wonder what has become of the "valuable" assets they were led to believe were owned by the company. In confessing insolvency, the company scheduled assets of only \$2,126, against debts of \$9,063. Among some of the securities the Radio Company claimed to own was this choice collection of worthless paper: 4,000 shares Radio Battery Co., 22,316 shares Great Lake Radio Telephone Co., 62,500 Atlantic Radio Company, and 62,500 shares Pacific Radio Co.

This is the end of the Radio, the wonderful wireless telephone enterprise which made an active canvass a few years ago selling stock and claiming that its wireless telephone business would make it possible to talk through the air and put the telephone trust out of business.

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MONTREAL, CANADA

The Bank of France and Its Small Bills

By H. M. P. ECKARDT.

IN the current issue of the London Banker's Magazine appears a full report of the transactions of the Bank of France and its branches for 1910. It will be instructive to take account of some of the salient features of the report. One of the first things to be noted is the wide distribution of the stock. The capital stock appears in the balance sheet as £7,300,000, or say \$38,500,000. Altogether there were on December 24th, 1910, 32,442 shareholders. So the average holding is about \$1,120. More than one-third of the total number of shareholders held just one share of the stock; more than half of the shareholders held one share or two shares. Thus there were 11,312 shareholders holding one share, 8,843 shareholders holding two shares, and 7,409 shareholders holding 3 to 5 shares. The shares are of the denomination of 1,000 francs, or say \$200.

Next the gross profit of the bank for the year was £2,147,376. After deducting the expenses of management at Paris and the branches—\$893,766—the net profit was £1,367,043. This is the net profit from operations. The bank is heavily mulcted in taxes. Allowing for these and for the appropriations for reserve, doubtful debts and risks, for rebate, and for special grants to the staff there was left a balance of £594,432. Then the securities owned by the bank produced a revenue of £427,568. This, added to the balance of £594,432, produced the amount which was paid in dividends to the shareholders £1,022,000, or 14 per cent. In considering the large dividend it is to be remembered that the bank has a monopoly of the right of issue in France that it has the custody of all the Government balances, and that it has other special privileges not possessed by the ordinary banks. The enormous and steadily increasing business of the bank in discounting very small bills is always a matter for comment. The report gives interesting details regarding this matter. Altogether, at Paris and the branches there were discounted 23,520,889 bills for the amount of £583,229,232. The bills discounted at Paris are classified according to amount. The whole number of bills was 8,091,691. Of these 3,639,391 were drawn for amounts exceeding \$20. There were 1,618,660 bills from \$10 to \$20, 2,499,267 bills from \$2 to \$10, and 334,373 bills from \$1 to \$2. Canadian readers will doubtless share the opinion expressed by the Bankers' Magazine in commenting on this feature of the report: "It appears almost incredible to us that a bank can afford to handle such bills, especially when we remember that they are not domiciled at a bank, but have all to be presented separately at the dwelling of the acceptor."

THE minutest details are recorded in connection with the daily working of the bank. Thus it is said that during 1910 the receiving clerks visited 2,703,315 dwellings. This is exclusive of 102,810 visits made to obtain endorsements and acceptances. The creation of such a large number of bills, many of them for very small amounts, is owing to the existence of a system of doing business which Canadians and Americans would regard as peculiar. A very

large number of bills originate in connection with retail accounts. A householder whose credit with his grocer is satisfactory, orders goods regularly. The grocer at regular or irregular intervals will draw a bill or draft on the householder, payable so many weeks or months after date. He gets the householder to accept the bill, often it is made payable at the acceptor's dwelling. Then the grocer or tradesman takes this bill along with numerous others of the same kind to his bankers. The banker discounts the bills and the tradesman thus turns his good book accounts into cash. The tradesman could discount these bills at the Bank of France at its official rate if he secured a third name to add to each bill and if he had an account at the bank and was in its records as "admitted to discount." The rule of the bank is that bills submitted for discount must come from a person having a current account with arrangements for discounts; have three signatures (of parties known to be solvent) and must not have a longer currency than three months. So some tradesmen will have arrangements with a third party, known as solvent, for the third name necessary to qualify their trade bills for discount at the Bank of France. Many, however, discount the bills at other banks or with private bankers. These other bankers re-discount freely with the Bank of France. By adding their own names to the two on the bill when taken by them they make the paper eligible for discount at the Bank of France; and the paper forms a very liquid asset since the Bank of France is supposed to stand ready always to take practically unlimited amounts of such bills. Of course, the other bankers re-discounting in this manner with the Bank of France throw upon that institution the work of presenting the bills for payment and collecting them. Some follow the practice of re-discounting practically all their bills a week or ten days or a few days before they mature.

The prospectus of the Canada National Fire Insurance Company, which appeared in a recent issue of this paper, is worthy of careful perusal. From the large amount of capital, amounting to over \$1,650,000, which has been subscribed in a very short time, it must be evident that the investing public is convinced that there is a splendid opening in the Dominion for a large and progressive Canadian Fire Insurance Company, which will be a valuable acquisition to our Canadian monetary institutions, and which will be instrumental in retaining within the boundaries of Canada, much desirable business which would otherwise be absorbed by foreign companies. In view of the rapid development of the Dominion, and the tremendous expansion of business throughout the length and breadth of the country, there is an increasing demand for new financial institutions of large proportions. This is particularly true with respect to Fire Insurance Companies, as statistics show that only about 22 per cent. of the fire insurance transacted in Canada is controlled by Canadian Companies.

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J. M. Spence and His Friends are Endeavoring to Launch a New Insurance Craft

He aims to float the North-Western Life, to take the place of his old hulk The Canadian Guardian Life, the said Spence being Captain, Cook and Bos'n of the new craft. Police! Police!

J. M. SPENCE, et al., of unsavory memory, are at their old tricks again. It will be remembered that J. M. Spence was captain, cook and bos'n of an insurance organization known as the Canadian Guardian Life. It will also be remembered that SATURDAY NIGHT took the said Spence and his top-ple organization in hand. We showed that it lived at the expense of the stockholders for the very apparent pur-

As the factotum of the Canadian Guardian Life, J. M. Spence put through a deal whereby he could receive a salary of \$12,000 per annum, though the total annual business of the company outside of selling stock amounted to but a fraction more than this. In other words, Spence was aiming to have the gross receipts applied to his salary account. This move the Ottawa Insurance Department effectually blocked, but who can block it in the Western Provinces of Alberta and Saskatchewan, where no insurance departments exist?

pose of paying the said J. M. Spence a good round salary; that it was, all told, about the worst example of an insurance company that Canada ever experienced; that it paid dividends out of capital as a reasonable means of gathering more flies into the net; that, all told, the company was not worth a whoop and should never have been allowed to exist, much less operate, under the jurisdiction of the Insurance Department at Ottawa.

After more hesitation than the case seemed to warrant, the Ottawa Insurance Department ordered the Canadian Guardian Life out of business, and this mandate, of course, the management was obliged to obey in so far as their old hulk, the Canadian Guardian Life, was concerned. However, J. M. Spence and his crowd knew a trick or two. They called a special general meeting of the Canadian Guardian Life on the 25th of last April, said meeting being attended by Spence and a half dozen other rare spirits. At this convocation the board of directors authorized itself to hunt new and green fields for "insurance" purposes. Of course, Spence and his crew were down and out so far as regards operating under a license from

Does the Dominion Insurance Department intend to allow Spence and his friends to humbug the Canadian Guardian Life stockholders into taking shares in another of his promotions, the Northwestern Life Insurance Company?

the Federal Department of Insurance, and, naturally, no Provincial Superintendent of Insurance while in his sober senses would grant Spence and his friends the necessary provincial authority. So, naturally, this precluded the gang from operating again in such provinces as Ontario, Quebec and the East. They therefore turned their attention towards the west—the land of great possibilities—the explanation being that they can, by various processes of manipulation, bury the Canadian Guardian Life and rear in its stead in one of the Western Provinces another organization certainly little or no better and probably, if possible, worse than the first.

The new Spence organization is to be known as the Northwestern Life Insurance Company, but its exact location is as yet unknown to the old Canadian Guardian stockholders. That is, no "come-on" literature has yet been issued giving these details. That the new location will be either Alberta or Saskatchewan is altogether probable as neither of these provinces has as yet established an insurance department, so that Spence and his crew are, to a certain extent, free to work the territory for their own benefits.

That Managing Director Spence is active in the organization of the Northwestern Life Insurance Company is indicated by the following letter sent to a Sherbrooke P.Q. stockholder in the Canadian Guardian Life. As a specimen of a "come-on-and-bring-your-money-with-you" creation it is to be recommended:

The Canadian Guardian Life Insurance Company.
Toronto, June 15th, 1911.

Dear Sir,—I am enclosing to you copies of prospectus, together with application form, for the purpose of having your interest in the Canadian Guardian Life Insurance

There is every reason to presume that the Canadian Guardian Life stockholders will not only lose all the money they are now asked to put into the Northwestern Life Insurance Company, but they are at the same time assuming grave liabilities.

Company transferred to the Northwestern Life Insurance Company (the proposed new company) which the shareholders, at the special general meeting held on the 25th of

April last, authorized the board of directors to have incorporated in one of the provinces within the Dominion of Canada.

In this arrangement we confidently expect that after providing for all liabilities and setting aside the amount necessary to pay for the new stock now being subscribed for, there will be sufficient funds left to the credit of the present shareholders who are remaining to warrant the allotment of additional capital in the new company.

In view of the fact that the board of directors have now everything completed to admit of the writer going West at an early date to arrange for the additional provisional directorate required and have the re-organization of the company carried into effect, we respectfully ask that you will sign the application in question, which you will note is filled out for the same number of shares as that which you now hold, have your signature witnessed, and return (per the enclosed stamped envelope) as soon as possible to the head office here in Toronto.

Yours respectfully,
J. M. SPENCE,
Managing Director.

The Spence proposal as above reminds one of the reply of an astute Canadian financier when asked regarding the merging of two very doubtful British Columbia

There is no reason to believe that the Northwestern Life Insurance Company under the fine Italian hand of J. M. Spence will be one shade better than the old hulk, the Canadian Guardian Life, that the Government is forcing out of business.

mining propositions some years ago. Asked whether such a merger would improve the position, his reply was: "Do you think that two rotten eggs are any more desirable than one?" So it is in the case of the Canadian Guardian shareholders. They are, when entering the Northwestern Life Insurance Company, merely trading one bad egg for another, and will be bled in the process in the natural course of events. Let it be understood, even in the face of all the nice alluring literature which may in time fall from their gifted typewriters that the Spence outfit are not in the "insurance" business for their healths. Some life insurance companies are promoted to sell life insurance; others of the class of the Canadian Guardian Life and Northwestern Life are promoted to sell stock. In the life of the Canadian Guardian there was hardly a pretence of selling insurance, while at all seasons the sellers of stock were busy. Ten or fifteen dollars down for a share of life insurance stock, the par value of which is \$100, may look alluring, but when it is made plain that the holder of the same has incurred a liability for the remainder of the hundred dollars a share, it is not as good as it looks.

Do the stockholders in the Canadian Guardian Life Insurance Company who propose taking up stock in the Northwestern Life Insurance Company understand that after payment of, say, \$15 per share they are liable to be called upon for the remaining \$85 per share and that this sum can be collected by law?

Following is the application form sent out by Spence in company with the letter printed above, the danger of

Ontario has a new Superintendent of Insurance. What action has that gentleman taken or what action will he take to protect the Ontario policy holders and stockholders of the Canadian Guardian Life?

signing such a document and placing the same in the hands of Spence and his friends is pointed out in detail further on:

Number of Application.... Number of Shares....
THE NORTHWESTERN LIFE INSURANCE COMPANY
Capital stock \$1,000,000.00 in 10,000 shares of the par value of \$100.00 each.

To the Provisional Directors of The Northwestern Life Insurance Company:

I, the undersigned, being a shareholder in the capital stock of The Canadian Guardian Life Insurance Company, do hereby subscribe for..... shares of \$100.00 each in the capital stock of The Northwestern Life Insurance Company, about to be incorporated in one of the Provinces of the Dominion of Canada, and agree with the Provisional Directors as follows:

1st. That this application is given for the purpose of having all of my interest in The Canadian Guardian Life Insurance Company transferred to The Northwestern Life Insurance Company.

2nd. That the full amount which may be determined by the Board of Directors of The Canadian Guardian Life Insurance Company as belonging to me shall be applied towards the payment of the shares herein subscribed for.

3rd. That, in the event of there being sufficient funds in The Canadian Guardian Life Insurance Company to my credit to pay for a larger number of shares than that subscribed for when taken on the basis of fifteen per cent. paid up, then I agree to accept such additional number of shares as may be allotted and placed to my credit for which there may appear to be funds to pay for.

4th. That, in the event of there not being sufficient funds in The Canadian Guardian Life Insurance Company to cover the full number of shares subscribed for when taken on the basis of fifteen per cent. paid up, then I agree to accept such lesser number of shares as may be allotted and placed to my credit for which there may appear to be funds to pay for.

5th. That this application shall be binding under whatever name the Government of any Province within the Dominion of Canada may see fit to give to the Company.

In witness whereof I have hereunto set my hand and seal this.....day of.....A.D., 1911.....

Witness.....Name.....(Seal)

Clause (1) makes it clear that Spence's endeavoring to escape from the limelight of publicity shed by the Dominion Insurance Department to operate in turn on the green and verdant fields of the Western Provinces, on which no searchlight rays fall annually in the form of Government reports and Government inspection.

Clause (2) permits Spence to use what is left of the funds of the Canadian Guardian to buy stock in his Northwestern and no limit is set on the price or the conditions of purchase.

Clause (3) permits Spence to load you with an unlimited quantity of shares (fifteen per cent. paid up),

Re-insuring Canadian Guardian business in the Northwestern Insurance Company would only be throwing good money after bad. Will the authorities permit it?

even if he arranges to buy these at one dollar a share and you then saddle yourself with \$85 per share of liability.

Clause (5) makes it clear that Spence has not yet found a province which will safely permit him to launch his pirate craft. We doubt much if he can find one where these facts reach the departments interested.

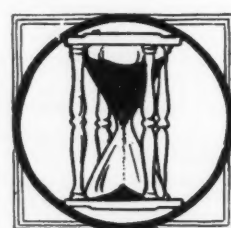
The Attorney Generals of Saskatchewan and Alberta had best take notice, as this seems the only method of reaching these insurance gentlemen and their new company.

Refuse to sign the application for shares. It makes you liable for \$85 per share for as many shares as the funds of the Canadian Guardian can buy with 15 per cent. paid up in the new company. That does not mean that only \$15 a share shall be paid. It may mean that shares (\$15 per share paid) may be bought for one dollar per share. Then, if you have two shares in the Canadian Guardian Life, you may be loaded with thirty shares of the Northwestern, each with \$85 liability, or \$2,550 in all. This is a common practice in the insurance game in England, and Spence may be depended on to be up to all the tricks of the trade of promotion and stock jobbing.

The following correspondence between SATURDAY NIGHT and the Superintendent of Insurance, Ottawa, concerning J. M. Spence, the Canadian Guardian Life and the Northwestern Life Insurance Company explains itself:



Concerning Insurance



Editor, Concerning Insurance: Winnipeg, Canada.

Dear Sir,—I would consider it a favor if you could give advice in your columns in regard to the policy issued by the Union Life Assurance Company of Toronto, called the Loan and Savings Fund Policy. As I understand this policy, a party insuring agrees to pay in to the company \$250 in weekly instalments of \$1, which insures for the sum of \$500, or \$500 will be paid to the insured at the end of ten years. After one year there is a privilege of drawing amounts of \$10 a week for four weeks, or \$5 a week for eight weeks, on which an interest is charged by the company at the rate of 70 cents for each \$10 for each year. The insured apparently receives protection for the ten years, but there are no accumulative profits or interest on the money paid to the credit of the policy. I would consider it a favor if you could advise me in your columns as to your opinion of this policy. Yours very truly,

A. PETTLES CAMERON.

In reply to our request for information regarding this contract, the Union Life has supplied us with a specimen policy.

The statements in your letter very well summarize the contract. This is just an "Industrial Insurance Policy," and while industrial insurance seems to be the only insurance which some people can buy because of its small weekly payments, it is necessarily a most costly form of insurance, and should never be bought by anyone who can meet the payments for an equal amount in the form of a life or endowment policy. This \$500 endowment contract costs \$52 per year, paid weekly. A \$500 ten-year endowment policy without profits, age at entry under 42, will cost between \$46 and \$47 annually. The loan privileges under the straight policy are much more liberal. We make no criticism of this policy or of the company. We shall probably take up the question of industrial insurance in a later number and deal with it more fully. This loan and savings fund policy is planned for the man who cannot afford to pay a lump sum, annually or semi-annually, for his insurance. The cost of collection in small amounts is necessarily large. This is a condition which cannot be avoided. It is first to last poor man's insurance.

Toronto, Aug. 22, 1911.

Editor, Concerning Insurance:

Dear Sir,—Will you be good enough to enlighten a subscriber on the following: Is it true that non-tariff insurance companies paid only 25 per cent. of their fire losses in the recent fire in Porcupine? What did the tariff companies pay? If the non-tariff defaulted in payment of just claims, how is it they are able to continue to do business? Yours very truly,

BSCRIBER.

No, it is not true that non-tariff companies paid only 25 per cent. of their fire losses in Porcupine. Some newspapers in Toronto confused unlicensed companies, represented by F. W. Anthony of New York and others, with Canadian non-tariff companies. Some of the unlicensed companies paid nothing, and never will pay, because they are frauds.

The legitimate non-tariff and tariff offices are paying their losses as adjusted, but some of the adjustments were made at the lowest figures the assured could be got to accept. That was a matter of adjustment.

A company defaulting in the payment of its claims does not necessarily get out of business immediately. The Standard Mutual continued in business two years after it began to default on losses, and more than two years after it had been reported to the Government as insolvent. There are several virtually insolvent companies now operating in Canada which have been insolvent for years, and may yet run several years before the final smash.

Don't run away with the common tattle of the agent that because a company is non-tariff it is no good, and because it is tariff it is perfection.

The best of our Canadian companies, the Canadian, was for years non-tariff, and was always sound financially and reputable in its dealings, and several other non-tariffs are the same. Some of the tariff companies are of quite doubtful standing, and the operations and methods of some of the tariff companies are such as to receive

A jackal is still a jackal, though you paint his hide and change his habitation.

Toronto, Aug. 25th, 1911.

The Superintendent of Insurance, Ottawa, Ont.

Dear Sir:—

Re Canadian Guardian Life Insurance Co. Our readers are writing us with regard to the above company, and enclose subscription forms for shareholders to take stock in the Northwestern Life Insurance Co., a company which Mr. Spence evidently intends to have incorporated in some province of Western Canada not subject to government supervision, and our readers wish to know whether it is advisable to take stock in this new concern. Again, other subscribers are asking whether it is advisable to renew existing policies in the Canadian Guardian.

The point we wish to find out for the benefit of the public is, will the Canadian Guardian be permitted to re-insure its business in a company promoted by Mr. Spence to be operated in some province where it will not be subject to government supervision? Because if your department will permit the re-insurance of the Canadian Guardian by any company promoted by Mr. Spence, we shall certainly advise our readers to not continue their insurance in the Canadian Guardian.

Yours very truly,

TORONTO SATURDAY NIGHT.

Office of the Superintendent of Insurance, Ottawa, August 28, 1911.

Managing Editor, "Saturday Night," Toronto, Ont.

Sir,—In the absence of the Superintendent of Insurance, I have the honour to acknowledge the receipt of your letter of the 25th inst.

The Insurance Act provides (Sec. 103) that a life insurance company desiring to have its deposits released "may with the consent of the policyholders, procure a transfer of its outstanding policies in Canada, to some company or companies licensed under this Act in Canada, or may obtain the surrender of the policies as far as practicable."

You will, therefore, see that any such transfer of policies is subject to the policyholders' consent and must be made to a company licensed under the Insurance Act and therefore subject to the supervision of this Department.

I may say further that before the Department gives its approval to the transfer, it would require to be satisfied that the re-insuring company is well-established and in every respect competent to carry the risks so assured to maturity.

I have the honour to be, sir, your obedient servant,

A. G. O'REILLY,

for Superintendent of Insurance.

It would appear from the above that J. M. Spence will have difficulty in placing the Canadian Guardian Life policyholders in the Northwestern Life Company, first, because it will not be licensed under the Insurance Act of Canada, and second, because the consent of the policyholders is essential, and we doubt if any of these policyholders will be foolish enough to have anything further to do with Spence in his stock-jobbing insurance game. He will, it is obvious, have to obtain the surrender of the policies from the policyholders, or will have to reinsure them in a company that is licensed by the Dominion Government. We would therefore strongly advise policyholders in the Canadian Guardian Life to continue paying their premiums, as the Department promises in the last paragraph of its letter that their interests will be fully protected.

most severe condemnation from those in a position to know the facts and draw proper conclusions. The Continental Fire, one of the largest and best in the world, has entered Canada as non-tariff.

Editor, Concerning Insurance: Fort William, Ont., Aug. 19, 1911.

Dear Sir,—I am a holder of stock in the Sovereign Fire and also the Sovereign Life companies and would appreciate your opinion of them both. Yours truly,

ENQUIRER.

The Sovereign Fire has a paid-up capital of \$502,688, and had a premium income for 1910 of \$329,236. The operations for 1910, and also since its inauguration, show a heavy net loss. It is developing a large business, but so far without profit. It is purely a question of whether the management will make a success or a failure. This company was mercilessly bled by the first promoters and president, but these parties have been ousted from the company. There appears to us to be no prospect of dividends in the near future.

The Sovereign Life was organized and promoted by the same people as the Sovereign Fire, but at an earlier date, and, like the fire company, it was subjected by them to considerable graft in the form of fat contracts, etc. The management and directorate were a failure. About one and a half years ago an organization of the shareholders succeeded in ousting this undesirable element, and the control passed to the Western shareholders. There has not yet been time for the new management to make itself felt, so that we cannot express an opinion on this point.

After the next annual Government returns are published, we shall be prepared to report on both of these concerns, as by that time both managements will have had opportunity to prove themselves.

Stevensville, Ont., Aug. 23rd, 1911.

Editor, Concerning Insurance:

Dear Sir,—I have always read with interest your remarks concerning life and fire insurance, and also your exposure of some of the disreputable mining companies, etc. So I take the liberty of asking your opinion of the Illinois Commercial Men's Association as an accident company.

I happened to have some insurance with them at one time, but thinking I could not collect any insurance in case of accident on account of their not having any license to do business here in Ontario or a Government charter, I dropped it, but I am from time to time getting reading matter similar to what I enclose.

Would you kindly state whether this company are genuine and could be made to pay in case of accident? Or would a person be taking a great risk of paying in his premiums and not getting anything for it? How can they pay what they say on such a small premium? H. J. C.

We are not prepared to report on the financial standing of this company, for so far as Canadian policyholders are concerned in the laws of Canada, it is non-existent. In its own field it may be satisfactory to insure with. In Canada it cannot be reached through our courts. Any person insuring in unlicensed companies does so at a risk far beyond any possible saving of premium. A standard contract can be furnished only at a cost commensurate with the liability assumed, and if the rates quoted are evidently too low for the indemnity promised, then depend on it, at some time or in some way, there will be a failure to meet obligations. We do not wish to be considered as making any comment on the rates or contract of this company. We advise buying insurance of all kinds in companies regularly admitted to the Province in which one is living. None other is safe.

Congressman Martin W. Littleton, of the First New York District, has introduced a bill providing for the creation of a commission of fifteen members which is to investigate the methods and operations of industrial concerns engaged in interstate business. This commission is to report as soon as may be a bill which will take the place of the Sherman Anti-Trust Law.



Captain Spence.—"The old craft is on the rocks, but the new one may answer the purpose. Long may the Jolly Roger wave. We need the money."

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Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Date	Low	Date	Ask	Bid
100	180,000,000	55,616,666	176,333,583	2,943,380	Transportation	202	Nov.	177	Jan.	229%	229%	
100	12,500,000	1,500,000	2,890,000	625,513	Canadian Pac. Ry.	70	Dec.	40%	July	65%	65%	
100	1,500,000	1,500,000	600,000	518,043	Dul. Sup. Trac. Co.	81%	Oct.	64%	July	80	80	
100	1,500,000	1,500,000	600,000	518,043	Halifax Electric	132	Dec.	117	July	145	149	
100	1,500,000	1,500,000	600,000	518,043	Illinois Trac. pref.	93%	Jan.	88%	Nov.	92	90	
100	1,500,000	1,500,000	600,000	518,043	Mex. N. W. Ry.	59%	Mar.	46%	July	...	...
100	1,500,000	1,500,000	600,000	518,043	Mexico Trac. Co.	137	April	117%	Aug.	...	...
100	1,500,000	1,500,000	600,000	518,043	Minn. St. P. & S.M.	145%	Mar.	114	July	...	...
100	1,500,000	1,500,000	600,000	518,043	Montreal Street	294%	Mar.	213%	July	226	225 1/2	
100	1,500,000	1,500,000	600,000	518,043	Northern Nav.	123	Jan.	104	July	...	...
100	1,500,000	1,500,000	600,000	518,043	Northern Ohio Trac.	40	Aug.	33%	July	54	50	
100	1,500,000	1,500,000	600,000	518,043	Porto Rico Ry. Co.	54	Sept.	34%	Jan.	46	65	
100	1,500,000	1,500,000	600,000	518,043	Que. R. & P. Co.	61%	Nov.	34	Mar.	57%	57 1/2	
100	1,500,000	1,500,000	600,000	518,043	Richelleu & Ontario	95	Jan.	77	July	115%	115 1/2	
100	1,500,000	1,500,000	600,000	518,043	Slo de Janeiro	105	Oct.	87%	July	113	112 1/2	
100	1,500,000	1,500,000	600,000	518,043	St. L. & Chi. S.N. Co.	119	Jan.	90	Dec.	...	...
100	1,500,000	1,500,000	600,000	518,043	Twin City.	117	Jan.	103	July	106	105%	
100	1,500,000	1,500,000	600,000	518,043	Winnipeg Electric	199%	Sept.	176	July	235	230	
100	1,500,000	1,500,000	600,000	518,043	Telegraph, Light & P.	149	Mar.	141	Sept.	...	145	
100	1,500,000	1,500,000	600,000	518,043	Consumers Gas	207	Mar.	158	July	...	193	
100	1,500,000	1,500,000	600,000	518,043	Mackay, com.	97%	Oct.	78%	July	85	84	
100	1,500,000	1,500,000	600,000	518,043	Mackay, pref.	78	Jan.	67%	Aug.	74	74	
100	1,500,000	1,500,000	600,000	518,043	Mex. L. & P. Co.	89%	Nov.	86%	July	...	...
100	1,500,000	1,500,000	600,000	518,043	Do. pref.	103%	Dec.	99%	July	...	106	
100	1,500,000	1,500,000	600,000	518,043	Montreal Power	161%	Sept.	102%	Feb.	161%	161%	
100	1,500,000	1,500,000	600,000	518,043	Ottawa L. H. & P. Co.	137	Jan.	103	Jan.	142	141 1/2	
100	1,500,000	1,500,000	600,000	518,043	Shaw, W. & P. Co.	111%	Sept.	92	Feb.	174%	174%	
100	1,500,000	1,500,000	600,000	518,043	Toronto El. Light	123%	Nov.	109	July	111%	111%	

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Date	Low	Date	Ask	Bid
243	4,866,666	2,530,666	254,944	100,000	Banks	151	April	148	Sept.	...	...
100	1,000,000	1,000,000	379,242	100,000	British North America	215%	April	196	July	...	...
100	1,000,000	1,000,000	379,242	100,000	Commerce	249%	Jan.	231%	Jan.	...	...
100	1,000,000	1,000,000	379,242	100,000	Dom.	168%	Dec.	160	Dec.	226	224	
100	1,000,000	1,000,000	379,242	100,000	Eastern Townships	208	Feb.	156	Sept.	...	197 1/2	
100	1,000,000	1,000,000	379,242	100,000	Hamilton	142	Nov.	142	Aug.	170%	170%	
100	1,000,000	1,000,000	379,242	100,000	Hochelaga	240	Mar.	219	Dec.	222	...	
100	1,000,000	1,000,000	379,242	100,000	Imperial	187%	Aug.	171	Jan.	191 1/2	191	
100	1,000,000	1,000,000	379,242	100,000	Merchants	215	April	204	July	208	206	
100	1,000,000	1,000,000	379,242	100,000	Metropolitan	259%	Jan.	242	Aug.	265	260	
100	1,000,000	1,000,000	379,242	100,000	Molson's	266	June	266	Jan.	123	...	
100	1,000,000	1,000,000	379,242	100,000	Montreal	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Nationale	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	New Brunswick	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Nova Scotia	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Ottawa	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Quebec	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Royal	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Standard	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Toronto	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Traders	273%	June	273%	June	273%	273%	
100	1,000,000	1,000,000	379,242	100,000	Union	273%	June	273%	June	273%	273%	

					range for twelve months, 1910.						
					High Date Low Date Ask Bid						
Value	Outstanding Common	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK						
					Industrials and	Miscellaneous					
100	8,125,000	1,875,000	7,500,000	110,137	Amal. Asbes. Corp. com.	35	Feb.	9	Sept.	...	4
100	8,125,000	1,875,000	7,500,000	110,137	Do. pref.	98	Feb.	50	Sept.	...	8
100	3,000,000	1,000,000	510,000	...	Black L. Cons. Ass. com.	294%	June	15	Nov.	...	10
100	3,000,000	1,000,000	510,000	...	Do. pref.	70%	Jan.	57%	Sept.	...	20
100	750,000	750,000	47,000	160,652	F. V. Ry. Co. com.	96	Nov.	59	Jan.	115	...
100	750,000	750,000	47,000	160,652	Do. pref.	107%	Dec.	94	Jan.	120	118
100	3,500,000	5,000,000	3,500,000	644,580	Can. Car & F. com.	65	April	60	Sept.	63	...
100	3,500,000	5,000,000	3,500,000	644,580	Do. pref.	104	Dec.	98	Nov.	102	...
100	13,500,000	16,000,000	5,000,000	217,894	Can. Cement, com.	25	April	15	July	21%	21%
100	13,500,000	16,000,000	5,000,000	217,894	Do. pref.	90%	April	78	July	81%	80
10	6,000,000	...	14,407,848	3,541,765	Canada Ref. com.	158%	Dec.	158%	Dec.	159	320
100	2,734,695	1,954,455	2,841,300	76,700	Can. Rub. com.	102%	Jan.	80	Sept.	92%	92%
100	4,700,000	4,450,425	541,171	76,700	Do. pref.	119%	Jan.	100	Aug.	...	...
100	2,700,000	3,575,000	3,800,000	...	Can. Cottons, Ltd. com.	25	Nov.	23%	Nov.	...	...
100	2,700,000	3,575,000	3,800,000	...	Do. pref.	72	Nov.	71	Nov.	62	62
100	4,700,000	4,450,425	541,171	76,700	Can. Gen. Elec. com.	120	Feb.	104	Dec.	108%	...
100	650,000	406,910	54,396	71,971	Civ. Dair. com.	40%	Aug.	28%	Jan.	57	55
100	650,000	406,910	54,396	71,971	Do. pref.	100%	Sept.	96%	Apr.	102	...
1	1,749,814	...	1,500,000	659,586	Crown Refr. com.	4.10	Jan.	3.10	Jan.	295	...
100	3,000,000	1,850,000	4,651,058	655,760	Dom. Steel & C. Corp. com.	67	May	59%	July	51%	51%
100	3,000,000	1,850,000	4,651,058	655,760	Do. Textile, com.	75	April	59%	Dec.	61%	61
100	3,000,000	1,850,000	4,651,058	655,760	Do. pref.	110	Jan.	97	Nov.	96%	97
100	2,100,000	1,500,000	1,000,000	1,074,352	Lake Superior Corp. com.	163	Feb.	119	July	144	143%
100	2,100,000	1,500,000	1,000,000	1,074,352	L. of Woods Milling	125	April	118	July	122%	122
5	7,493,185	...	...	473,740	Do. pref.	128	Feb.	113	Dec.	122%	122
100	7,705,000	894,400	949,305	618,507	La Ros. Cons. M. Co. com.	5.00	Oct.	3.20	Oct.	...	...
100	7,705,000	894,400	949,305	618,507	Do. pref.	170	Dec.	128	Feb.	...	...
100	2,500,000	1,250,000	...	627,733	Do. pref.	135	Dec.	115	Feb.	...	...
100	2,500,000	1,250,000	...	627,733	Manit. Lumber Mill. com.	165	Nov.	140	Jan.	62	60
100	2,500,000	1,250,000	...	627,733	Do. pref.	67%	Aug.	40	...	...	...
100	700,000	300,000	...	353,636	Montreal Steel	99	Sept.	88%	Jan.	...	...
100	700,000	300,000	...	353,636	Do. pref.	88%	Jan.	...	...	...	...
5	6,000,000	1,000,000	5,000,000	2,204,910	N. Ont. Steel com.	11.75	Mar.	9.50	May	...	750
100	6,000,000	1,000,000	5,000,000	2,204,910	N. Ont. Steel com.	91%	Mar.	88%	Jan.	95	94
100	6,000,000	1,000,000	5,000,000	2,204,910	Do. pref.	125	April	118	July	122%	122
100	2,500,000	2,000,000	1,750,000	723,742	Civ. Ry. pref.	128	Feb.	113	Dec.	122%	122
100	2,500,000	2,000,000	1,750,000	723,742	Do. pref.	128	Feb.	113	Dec.	122%	122
100	850,000	850,000	...	...	Pacific Ry.	45	Dec.	39%	Nov.	45	...
100	850,000	850,000	...	...	Do. pref.	90	Oct.	80	July	84	...
100	2,150,000	1,075,000	2,000,000	732,850	Pearman & F. com.	63%	April	61	July	57	56
100	2,150,000	1,075,000	2,000,000	732,850	Do. pref.	90	Oct.	80	July	84	...
100	371,500	300,000	...	670,957	W. A. Rogers, Ltd. com.	205%	Dec.	146%	Jan.	179	...
100	371,500	300,000	...	670,957	Do. pref.	113	Oct.	104	Sept.	109	...
100	1,500,000	1,500,000	...	132,220	Sawyer Massey	35%	...	24%	27
100	1,500,000	1,500,000	...	132,220	Do. pref.	91%	...	80%	...	89%	...

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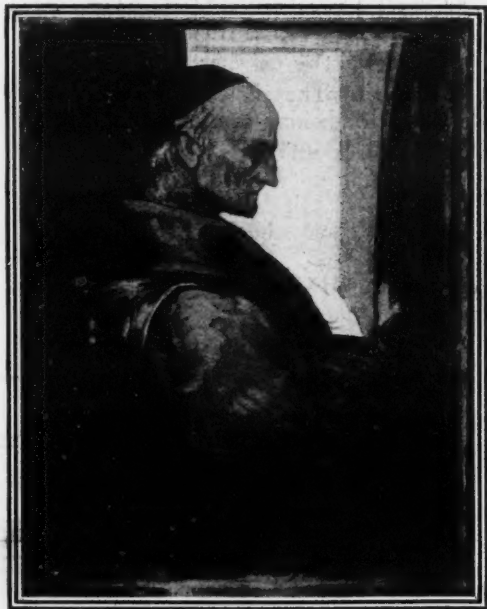
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Applied Art at the Canadian
National Exhibition

BY ROBERT HOLMES

THIS article is intended to very briefly direct attention to a few of the many interesting examples that have been gathered together by the Canadian Society of Applied Art for the collection in the Applied Art Building of the Canadian National Exhibition. It is intended just to gently touch the reader's elbow occasionally to prevent his passing by things that are not necessarily of the greatest importance artistically, but which may happen to have some unusual interest to us here, and so to provide against a recurrence of the common regrets that interesting things had escaped notice. The wall facing one as one enters is the east wall, that on the left the north wall; and where it seems necessary or desirable the location of exhibits will be indicated in terms of the compass.

Mural and Other Decorative Painting.—Gerald Moira's contributions are on the east wall and in the left alcove. Mr. Moira is professor of painting in the Royal College of Art, London, and his work in the left alcove is a study for a portion of his decorations in the Central Criminal Court—the Old Bailey—London, and is exceedingly interesting as an example of real fresco painting after the old manner. The exhibit is a piece of actual wall-material, with the subject—evidently a portrait of Cardinal Manning—painted upon it while the plaster was still wet. It is seldom that one has an opportunity of seeing any work of this kind and very seldom that one can see a fine example of it as here at short range. On the east wall are four lunettes, sketches showing the composition and color-scheme of Professor Moira's decorations for P. and O. ships, and on the north wall, beside the fresco, a color-sketch for a decorative "London" and a cartoon in chalks of some figures from a ceiling. One of the alcoves is occupied by Byam Shaw's "The Shut Door"—a very low toned symbolic figure with folded arms resting on the great hilt of a sword nearly as long as himself, and dimly seen below the overarching hood peers a face stern and relentless to a degree that makes one realize that the door is surely shut with little hope of its being opened again. To the right of this and quite at the other end of the scale in the matter of color-intensity is a small water-color drawing, showing the English kings and queens of the past hailing the newly-enthroned King George and Queen Mary. Two large circular drawings—single figures in black chalk—are cartoons for his decorations in St. Mark's College Chapel, Chelsea. Galleries, corridors, chambers, halls in the Houses of Parliament, London, are in a perpetual state of receiving additions for their greater glory in the way of embellishment,



FRESCO PAINTING.

Part of decoration for Old Bailey Police Court, London, by Prof. Gerald Moira.

and the present exhibition contains illuminating notes on two of the most recent acquisitions. One of these—Byam Shaw's charcoal cartoon for his decorative painting, "Queen Mary's Entry into London"—is hung in the entrance hall; and on the south wall of the rotunda are the first color-sketch, a small photograph, and a supremely excellent facsimile reproduction of the finished work "The New Learning in England: Erasmus and Thomas More Visit the Children of Henry VII. at Greenwich, 1499," by F. Cadogan Cowper, A.R.A. The originals of both of these are 6 ft. 9 in. square. The cartoon is of full size, the reproduction of Mr. Cowper's work reduced in size.

Stencilling.—Hung around the upper part of the room are specimens of the stencilled pictorial friezes of Herbert A. Bone, of Alleyn Park, Dulwich, London. The collection forms by far the most important exhibit of stencilling ever seen here. Mr. Bone is a painter—for a number of years an exhibitor in the Royal Academy—and a worker in tapestry, glass and clay, but his name has become especially identified with the stencilling illustrated in these examples. On the north and south walls are the two panels of "The Pilgrim's Way." Each is 7 ft. 6 in. long and 2 ft. 10 in. high, and when placed end to end they form one continuous frieze. They are executed throughout by stencilling in full tint by new methods worked out by Mr. Bone which permit entire freedom of varying the grouping and combination (to avoid repetition) and the spacing so as to be adaptable to any length or division of wall. The first panel represents "The Knight and His Meinie" and the second "The Oxwain." The stencils are in separate sets for figures, landscape, trees (which divide the frieze) and foreground of three plates each, with silhouette shields for figures and trees to preserve blank spaces for them when working off the background and render use of body-color unnecessary. The material is unprimed linen, and only transparent (diluted) oil color is used. A very full description, by Mr. Bone himself, of the preparation of stencils and the



PRESENTING THE NEW LEARNING TO THE CHILDREN OF HENRY VIII.

It is one of the panels executed by Cadogan Cowper, R.A., for the British House of Commons, and a fine reproduction of it is a feature of the Applied Arts display at the Canadian National Exhibition. The child depicted was afterwards King Henry VIII. The chief of the kneeling figure is Sir Thomas More and the standing figure in black robes to the right of the picture is Dr. Erasmus.

details of the process, with a consideration of what may be urged for and against it from both the pictorial and the decorative points of view, is to be found in one of the numbers of last year's "Studio." The illustration here given of "The Sea-Maiden's Race" shows the simplest of these friezes—that having most of the character that one usually associates with stencilling, most of what one usually speaks of as the "decorative" rather than the "pictorial" in its treatment and general effect. The illustration shows a little over 8 ft. of length and the pattern will be found to repeat continuously every 6 ft.

Interior Decoration.—Mr. C. Kleiser, Toronto, sends four large water-color drawings setting forth a decorative scheme for the treatment of a hall, a ball-room, a ladies' dining-room and a lounge suited to the requirements of a large hotel, and one is glad to note in them the absence of the overloading of heavy and obtrusive ornament that frequently characterizes designs of this kind and the presence of considerable dignity and reserve in the color-schemes and in the quantity and character and distribution of the decorative elements. "Good wine needs no bush" was taken so much for granted in the old days that one wonders why in this present day many "high-class" hotels should be so insistent in parading a loud and very self-assertive kind of splendor that must often dazzle in vain.

Embroidery.—An exceedingly happy example of rich color and texture effects obtained through a combination of applique, stencil and embroidery is to be seen in a curtain designed by J. G. Graham and executed by Miss Annie E. Harris, both of Toronto. The body of the material seems to be a fine silk and wool canvas of a golden green color, the embroidery is in silk, the applique shot silk with stencilling, and the whole design is outlined in Japanese gold.

A collection of ecclesiastical vestments that are a rare treat in design and execution is shown in a case in a room adjoining the rotunda. There are two chalice veils and burses, a cape hood and morse and several stoles, the work of Miss Minna Hollier, of Bristol—the girl who executed the banner presented to the University of Toronto by H.R.H. the Princess of Wales, the present Queen Mary. In this connection one wonders why that splendid example of applied art should not be in this Exhibition.

Pottery.—The Studio Year Book for 1911, just issued, in speaking of pottery, remarks: "The outlook with re-

gard to British pottery would not be very bright were it not for the admirable lustre ware being produced near Manchester by Messrs. Pilkington and the "Ruskin" pottery of Mr. Howson Taylor. . . . As regards form, color, decoration and texture, the "Lancastrian Lustre" pottery surpasses anything produced in Britain in recent years." The Applied Art Society were fortunate in securing representative specimens of both of these wares. In the large case in the middle of the room is a collection of "Ruskin" pottery. Prices indicate approximately at least, one naturally supposes, the relative values placed upon the different pieces by their authors, and the two pieces illustrated herewith are the highest priced in the collection—the one on the right at eight guineas, the one on the left at six guineas—both modest enough. It is to be noted, however, that in work of this kind commercial prices and artistic values do not seem to always bear a very definite ratio to the expenditure of aesthetic force on the part of the designer because so much of the outcome seems the result of chance, accident, luck—terms conveniently suggesting the operation of laws with which we are unacquainted. But one at least of the differences between this kind of ware and some other kinds is that whereas most of the ordinary forms of pottery are fired at a comparatively low temperature, the best of these examples are submitted to a very intense and correspondingly hazardous heat, with the result that when successful there is a deeper fusion of the color surface, giving an interpenetrative color effect that greatly enhances the beauty and value. And much of this seems to be the result of chance in the firing. Of course, there are also sometimes present other differences that are quite the result of design of a high order.

In the case with the jewelry are two small but exquisite specimens of "Lancastrian Lustre" ware, with qualities much too subtle to be even suggested in a black-and-white reproduction. They are the work of Chas. E. Cundall, who is associated with Messrs. Pilkington in the production of this ware. The large plate in the illustration is one of five fine examples of Wedgwood ware decorated in underglaze color by Chas. E. E. Connor, director of the School of Art of Newcastle-under-Lyme, Staffordshire.

Metal Work.—A case in the northwest alcove is given over to the metal work and enamels. "As a worker in enamel and as a silversmith, Mr. Fisher stands alone

in England at the present time," is a part of the comment of a connoisseur in writing of Mr. Alexander Fisher, of Kensington, London. The present Exhibition contains some representative examples of Mr. Fisher's work. He contributes four pieces; a large one in bronze and aluminium. "That orbed maiden with white fire laden," is in one of the alcoves, and the others are in this case. A large ink-stand, in bronze, enamel, silver and opal matrix occupies the centre of the case. The bronze statuette, "The Culprit" and "Love's Wayfaring," on either side of it, are by Miss Jean Milne, London, whose work, principally in metal and in plaster, always commands more than respect. "The Culprit" has already been admired in the exhibitions of the International Society and the Royal Academy.

Bookbinding.—The bookbinding will be found in a case in one of the alcoves. The work of each exhibitor is kept by itself, so that the characteristics of the different groups can be readily compared. The specimens seem to defy individual mention, but a few notes of a personal kind may be of some interest. Messrs. Sangorski and Sutcliffe are associated together in London, and their work is known wherever good bookbinding goes. An example, interesting historically as well as artistically, was the binding of the Bible presented a few years ago by H.M. King Edward to Bruton church in Virginia to commemorate the tercentenary of the landing of English colonists at Jamestown. Frank G. Garrett, who sends six specimens, is instructor in bookbinding in the Birmingham Municipal School of Art. Miss Mary E. Robinson, of London, who sends the box in the middle of the case, and Miss E. G. Woolrich, also of London, were both awarded gold medals at the Franco-British Exhibition. Miss Maud B. S. Bird is associated with Mr. Garrett, and Miss Irma Rowntree and Miss Gwladys Edwards are always represented in the best English exhibitions. The open books in this case appear here for the artistic value of their interiors rather than of their exteriors. One should never miss an opportunity of seeing the work of A. H. Howard of the Royal Canadian Academy, and the pages of decorated text here shown are typical examples. Only rarely, indeed, is work of this kind of so high a standard of excellence in composition and color and technical execution to be found anywhere. It is an unending source of inspiration to the student and of delight to the connoisseur.

Jewelry.—The jewelry in one of the alcove cases forms a collection that, though not very large, represents pretty adequately, in the main characteristics, the productions of the best of the English workers, and happily the arrangement of the exhibits in the case suggests the working of a rational intellect. Fairly typical specimens of the work of the principal contributors are shown in the illustration on this page. The uppermost piece is a silver morse, enamelled chequerwise in similar values of three different colors, blue, green and violet, and set with pearl



HAND MADE JEWELRY.

Fine specimens of hand made jewelry by English designers and craftsmen.

blisters—the work of Bernard Cuzner of the Arts and Crafts Society of London, and instructor in metal-work in the Municipal School of Art for Jewelers and Silversmiths in Birmingham. Immediately below this are an oxidized silver brooch with black opals by Miss E. P. Agnew of Liverpool, and an enamel pendant with nine pearls by Miss Edith A. Dick of Kensington, who somewhat recently designed a key for H.M. Queen Alexandra that is said to be a very fine specimen of work in gold and enamel. In the lower part of the cut the piece on the left is a pendant and chain in silver, enamel and topaz by Miss S. Madeleine Martineau of London, that on the right a pendant in carved silver and enamel by Peter Underhill, Toronto (his Limoges enamels in this case should not be passed over unnoticed). The piece in the middle, by Miss Margaret J. Awdry of Birmingham, is a very beautiful necklace, "The Briar Rose," in silver set with Ceylon rubies and sapphires enriched with gold.

In the rotunda and the entrance hall is a very considerable collection of very fine designs principally for wall coverings, sculpture and domestic and ecclesiastical interiors by students of the Royal College of Art, South Kensington, London. As illustrating the interesting character of this collection, one might mention a series of four interpretations in clay or wax by as many different designers of "Time and Science unveiling Truth," and a sketch design for a monumental tomb to be erected in St. Paul's Cathedral to a naval hero, and evidently designed to be in keeping with Alfred Stephens' Wellington memorial there.

But in a brief and hasty comment on so great a quantity of good material, one is forced to forego the pleasure of individual reference to many pieces of an artistic importance quite equal to those specially mentioned



WEDGWOOD PLATE AND RUSKIN POTTERY.

A beautiful specimen of Wedgwood ware in blue and white, flanked by two vases with the characteristic leadless glaze.

A Study of Arnold Bennett

ZOLA wrote a novel, the title of which was rendered by an English translator "How Jolly Life Is." One would not have gathered this from a general acquaintanceship with his books. Mr. Arnold Bennett has not yet written a book with a title "How Interesting Life Is," but it is one that might suitably stand for his "collected works"—novels, fantasies, frolics, and belles lettres, writes William Maas in the London Chronicle.

Life, of course, is interesting to every writer, otherwise he would not, or could not, write about it. But life is not interesting to all writers for the same reason. For example, to Mr. H. G. Wells life is interesting in so far as it comes up to or falls short of the new world of his imagination, which he burns to substitute for the present imperfect one. That is why life is not accepted by Mr. Wells, but questioned, criticized, rebelled against. To Mr. Shaw, again, it is the ideas concerning life that constitute matter of absorbing interest. He is not interested so much in humanity as in the ideas that govern (or mislead) humanity. An idealless creature, a willing, is not for Mr. Shaw a subject for portrayal or speculation, but a reason for bombarding a town council with questions as to why such an unemployable is allowed to exist within the precincts of an intelligent municipality. It is the prevailing ideas of life that Mr. Shaw is perpetually overhauling.

To Mr. Arnold Bennett life is interesting as an extraordinary experience. It is the most interesting thing that ever happened to him. A pageant of delight, a phenomenon to be for ever curious about, and a miracle for endless reflection. It interests him not as a spectator, but as a participant; only occasionally as a virtuoso. He is insatiably curious about it. Possessing in an eminent degree what is called an experiencing nature, he absorbs life at every pore, and brings it forth, vivid and glowing, from the crucible of his ardent mind. He brings nothing to life and takes nothing from it, but imparts a radiance, a vitalizing quality to all that his experience seizes on. He makes you surprised that life is such a lively matter. Life just as it is. Mr. Bennett does not protest that one aspect of life is more interesting than another. All life that he experiences is equally interesting—equally phenomenal and miraculous.

He will take you into a commonplace locality situated in the Five Towns, introduce you to commonplace people doing commonplace things in a commonplace way, and yet you are interested. Not because you are persuaded that these commonplace people are not really commonplace. Mr. Bennett's lasses and geese are not represented as queens and swans, but because the impact of an intensely interested mind on such scenes has generated the necessary heat to inform them with life. The interest is communicated, and it is a truth Mr. Bennett helps us to realize that any and every phase of life is interesting to us if it is served up, so to speak, alive and kicking.

It is a psychological truism that a work of art inevitably communicates the condition in which it is produced. What is written easily will be read easily; the work of a thoughtful man will be read thoughtfully; what is pleasant to write will be pleasant to read; and thus it is the passionate interest with which Mr. Bennett portrays life that endues his work with the power to make life equally interesting to others.

Many people imagine that Mr. Bennett has made a deliberate choice of the material of the best-known of his novels; that he has given us an insight into life in the Five Towns because it seemed new ground to break, and nobody had done it before him. This is not the case. Every novelist worth considering writes at first hand, and only out of his own experience. His material is his life, and Mr. Bennett has only written of the life that went on around him. It happened to be life in the Five Towns. Had it been life anywhere else, Mr. Bennett would have described it with equal zest and fidelity. He has a consummate gift for accurately describing what he sees. It is the distinguishing feature of his work. Drawing always from the model, as it were, he takes nothing on trust, but scrutinizes everything that comes within his experience, and records it with almost scientific exactness. Mr. Bennett describes, he should say, rather than expresses; is curious about things rather than filled with wonder at them. He makes you see people as they are, and as you could have seen them for yourself if you had been as interested in them. But Mr. Bennett is something more than an infallible draughtsman. He draws not only with accuracy,

but with great tenderness and sympathy; with a relish and sprit-like humor. Eschewing sentimentality as a mist more than anything else responsible for distorting the true outlines of life, Mr. Bennett exhibits a fine feeling for life; his sympathies are always on the side of humanity.

Not all Mr. Bennett's books are concerned with the Five Towns. Circumstances presently led him elsewhere, and enlarged the ambit of his experience. The first twenty-one or two years of his life were spent in Hanley, where he was born, and where as a youngster of 18 he entered into the world of print through the portals of the local paper. These first contributions did not meet with the unqualified praise of the provincial editor. They were sketches of life in the Five Towns, and were provocative of such difficulties as might have been anticipated between a contributor who presented life as it was and an editor who demanded life as, in the opinion of his readers, it ought to be.

It is amusing to think that Mr. Bennett was pigeon-holed for the

system, so that life now is incomplete without them. The effect is very marked on his writings. When Mr. Bennett delineates a character associated with one of the arts, it is shown to be something more than a subject for quasi-clever commentary. You feel that his interest in such matters is a live interest, not an affected embellishment. He has "stayed his thoughts" on these things, and got to know the true from the false. It is really quite remarkable how even the best novelists ordinarily treat intellectual matters as something apart from and exceptional to life. Their characters are invariably top-weighted with their culture. It never quite fits them. They wear their ready-made intellectual outfit with a braggart or a self-conscious air. They are artistic without being artists, poetical but not poets, literary with no feeling or faculty for literature. Their taste and instinct is uniformly erroneous and untrustworthy, and the truth is told when it is confessed that these things are ordinarily not part of the life of the gentleman behind the pen. This is



THE PRINCE OF WALES'S CAPTAIN

Captain Henry Herve Campbell, of H.M.S. "Hindustan," to which His Royal Highness has been appointed as midshipman, chiefly, if not entirely, because she is commanded by Captain Campbell, who has had very considerable experience in the training of young naval officers. Captain Campbell, who is seen on the right of the photograph, and with the Commander of the "Hindustan," is forty-six. He comes of an old Scottish family, which sprang from the second Earl of Argyll.

law. His father, a practising solicitor, looked to his son to carry on the legal traditions of the family. With this intent Mr. Bennett came to London, and under cover of a solicitor's clerkship in Lincoln's-inn-fields began to form literary tastes, not with any vaulting ambition, but in obedience to a natural lust for knowing about such things. The law was not an engaging mistress; the wooing was desultory and lukewarm, and when the first examination occurred she administered her rebuke by plowing the philanderer in every single subject.

Mr. Bennett speaks of the few years that followed as idle ones. It appears to us no disparagement. Indolence—what Sir Thomas Browne called supinuity—is a fault to be reprobated. But idleness which means no more than a lack of appreciation of the false doctrine of "getting on" has provided the artist with his hours of insight. Beauty owes nothing to the world's busy men. We apprehend a danger in commending idleness in a general way. It is a privileged state for certain kinds of temperament. For these it is a blessed necessity, a period of second birth, the renaissance of those finer, deeper, and surer parts of our nature that come to maturity only in hours of idleness. Often enough it marks the time when we begin to feel much about a matter, which we can only do, as Matthew Arnold says, "by dwelling upon it, by having it perpetually in our mind." Instinctively our nature gravitates towards its like; the seeds of our being germinate and make root in an element congenial to its growth.

With Mr. Bennett it was a time of big projects, valiant resolves, vast enterprises; he was "for whole volumes in folio." A boy's dreams seldom come true till he awakens in manhood. Then he begins to interweave the threads that his fancy had chosen—for no purpose save that they were pleasing. So we believe it was with Mr. Bennett. He discovered a taste for the fine arts; began to "feel much" about music, literature, painting, sculpture, architecture; not as the relaxations of a dilettante, but as definite expressions of a human life. He absorbed them, got them into his

where Mr. Bennett has the advantage of them. So much for idleness.

Equally valuable, we believe, was the loneliness that attended Mr. Bennett during these first years in London. It is not a portion one would willingly choose, and many a lad from the Midlands and the North has felt the unrelieved gloom shroud his soul as, friendless and unregarded, he has paced out the hours of desolation that are the lot of a stranger in London. His appetite for society whetted by the gala of life about him, he nurses his hunger with menace or despair. But the society of others denied him, he happily makes a valuable acquaintance, one people more fortunately situated never make—he makes friends with himself, turns his eyes inwards, and, getting to know something of himself, takes the first step towards getting to know something of others.

It will be encouraging to those about to write a novel to know that Mr. Bennett, after accomplishing a certain amount of miscellaneous journalism, approached the task of writing his first novel, "A Man from the North," with a good deal of confidence. Acquaintances persuaded him that "he had it in him," though he protested he had no gift for novel writing. Their persuasions luckily prevailed, and were amply justified. The usual travail accompanied the

first-born, but it came into the world alive, and was presently frocked by Mr. Lane. It is now in its fourteenth year, and ready for a new suit.

The Feast.

FLY low swallows,
Hills grow clear,
All the little leaves know
Someone's near.
All along the hedgerow,
Hark, and you shall hear
Little cups and saucers
Clinking, clinking,
Little cups and saucers far and near.

Gathered round the tables,
Each small guest
Whispers He is close now,
Coming from the west,
Whispers He is close now,
Coming from the east.
Hark, and you shall hear them
Stealing, stealing,
Heralds of the Giver of the Feast.

Grows a little cloud now,
Man's hand high,
Not a voice is heard now,
Bent each eye.
Never was so mouse-still
Earth, air, sky,
Waiting for the Great One,
Great One, Great One,
Waiting for the Great One to come by.

One drop, two drops,
Ah, how we pray,
Pass us not, O Great One,
Great One, stay.
Hush, ah—shout then
Hand, heart, brain,
All our little cups full,
Caps full, laps full,
All our little tables,
Miles of little tables,
Drumming with the rapture of the Rain.

H. H. BASHFORD, in the Spectator.

Gems in United States.

AMONG the green stones, leaving out the emerald, we have the aquamarine from North Carolina, Madagascar and Brazil, fine enough almost to be precious. We have it in blue green of lesser gem value from Maine, New Hampshire and Connecticut, writes Dr. George F. Kunz in Handicraft, and this variety can frequently be made into charming jewels. The Chinese well understand how to use aquamarine when in rounded hexagonal bits or segments, polished in rounded irregular masses.

Then we have the Amazon stone, the green feldspar, found in wonderful perfection in Pike's Peak, Col., and in masses of translucent green and blue green material in Virginia and North Carolina; chrysocolla, a blue and blue green ore of copper imparting the coloring and coated with chalcedony and quartz. First and pre-eminent among precious and semi-precious materials is the Chinese jadeite, running from the richest emerald green through the light greens into a creamy white with an occasional dot of green, from the size of a pin head to that of a walnut, in a white field. A ring of this material has brought as high as \$5,000 when of the rare green color.

Then we have the rich nephrite from New Zealand, a decorative stone of much beauty for ordinary wear and at the same time existing in quantity enough for all. One substance has been used in great quantity, namely, chalcedony, a near chrysoprase, but often stained green. This is sold to some extent in France and Germany, but mainly in Russia and the United States.

Among the more important blue stones there is lapis-lazuli, the deep blue or blue with yellow gold-like flecks or pyrite (called gold since time immemorial) from mines worked 4000 B.C. in Persia, and the blue streaked with white from the Andes, azurite from the copper mines of the West; turquoise from the mines of New Mexico, Arizona, Nevada and California, in the great variety of blue tinging into green and blue green. Occurring with the matrix there is a charming blue and blue green from Arizona and from northern Mexico.



DOG DAYS.

—Puck.

Tide Fashions of Today

By FLEURETTE.

Of Interest to Visitors

This is the season of the year when coming events cast their shadow before, and already there are rumors of early autumn weddings, debutantes' teas and at homes filling the air, so that the feminine portion of the community, at least, begins to consider very seriously the clothes problem. Out-of-town visitors are sure to take the opportunity while visiting the Exhibition, of inspecting the gowns suitable for these functions, and many a one will return home the proud possessor of at least one handsome addition to her Fall wardrobe.

After a strenuous day on the Fair Grounds, one often appreciates a quieter day spent down town, and the change will prove very grateful, particularly if it is spent amid pleasant and refined surroundings and if it has proved profitable in the shopping line.

While the whole of the Robert Simpson Company's emporium is noted for the absolute perfection of the ventilation, which almost every visitor remarks upon, there is one department which has the added attraction of a delightful home-like atmosphere. The carpets, chairs, furnishings and attendants all carry out this pleasing impression, and the hour spent in this Paris Gown Department passes all too quickly. Some of the most effective Paris models are displayed in the cases as you approach, and a brief description may prove of interest to those in search of new ideas.

Gowns for Afternoon Functions

A striking and charming importation is of Shantung in the natural shade. It is modishly trimmed with the Oriental hand embroidery which is so much in vogue at present, and the colorings of blue, black and red are most effective. The same design is carried out on waist, tunic and skirt, while the high waist is finished off by a handsome cord which falls on the left side. This gown would prove to be a most serviceable and at the same time a most becoming one.

A tan satin cloth spells Paris in every line, for the combination with blue chiffon is very new and chic. The tan is corded at the waist to form a panel in front, while the blue is arranged on skirt and waist as only the artistic Parisian designer could accomplish it. The whole effect is very beautiful and calls forth much admiring comment.

A smart gown is of black satin, the high waisted skirt being cut on long straight lines, while the pretty bodice is of black and white striped silk. The popular Paddy green gives the necessary touch of color by finishing off the belt and trimming the waist.

A golden brown foulard has a tiny black stripe and white dots. Black satin forms a deep band about the skirt, and tiny brown buttons adorn the front of the gown, while the cuffs and collar are of the finest white lace. This charming dress would be most satisfactory, as it is of the non-crushable type and would be suitable for almost any occasion.

Importations for Evening Affairs

For balls or parties nothing could be lovelier than the creations shown now. One favorite is of pink satin, veiled in net, which is adorned with hand embroidery in tan and black and combined with glittering sequins. The net forms a tunic which is finished off in front with fringe, which seems to be the *dernier cri* of Fashion at present.

Another dream is of white marquise, the flounce showing beautiful insertion, while the overdress is magnificently embroidered and combined with lace and tiny tucks. The high-necked waist is trimmed with insertion, Irish crochet and hand embroidery, the waist being finished off by two rows of heavy cording. This rarely beautiful gown would be a delightful addition to a trousseau or to the wardrobe of some lucky debutante.

In Coronation year Royal Blue is certain to be popular, and a magnificent evening gown is shown in this shade. The satin underdress is veiled by a tunic which has a deep band of embroidery finished off with fringe. The décolleté waist is composed almost entirely of the same embroidery and the short sleeves are adorned with the stylish fringe.

A pale pink ninon over pink satin has fetching little short puffs for sleeves. The whole design is simple, but very rich looking, from the magnificent lace which forms the flounce on the skirt to the motifs of net and gold which adorn the neck and belt. This confection would be very suitable for some of the dances, which even now are being looked forward to so eagerly by the younger set.

There are many other charming creations, which must be seen to be appreciated, and not only are the "grown ups" catered to, but from the tiny miss to the most elderly lady, all will find something to suit their taste for all occasions, and a hearty welcome will await the visiting friends and their Toronto hostesses in the Paris Gown Department of the Robert Simpson Company.

Our London Correspondent in Scotland

BALLATER, SCOTLAND., AUG. 17, 1911.

STRIKES and political unrest and sultry streets and dream up here in the Highlands of the Deeside, where the sentinel mountains ever look down, like guardians of the villages and isolated houses clustering at their feet. The pines and the birches grow up straight and tall and beautiful, and the Scotch firs droop long finger-like green tassels above your head. The sky is a clear vivid blue, and the sun brings out the sweet clean smells of the open. The air is so fresh that breathing it is inspiring, and so clear that you can see the pines on the distant hills standing out distinctly, and distinguish the heather that blends into one great warm mass of pink, modifying the grimness of those everlasting hills of Scotland. Peering into the cool green woods, you see a riot of ferns and undergrowth, and the sun twinkles through the trees, making a pattern, like the lace-work of giants on the green below. Ever and ever so far off some birds are wheeling in the blue, and a long way below, as you sit looking down on the Dee, chattering and bubbling over its stony bed, a dog is barking.

The trail of the motor car is over even this paradise, and on the long white road through the valleys, a monster, laden with luggage, hoots past in a blinding cloud of white dust.

BALLATER, the station for Balmoral, is a beautifully situated little town on the Dee, surrounded by mountains. At this season it assumes great importance in the eyes of the world and in its own, for the Court moves this month to Balmoral for a rest from the duties incident to the position of Royalty. Over many of the Ballater shops appears the Royal warrant, and the public buildings are nearly all associated with the Royal family. There is the Prince Albert Hall, with a rather pompous inscription, and there is another hall called after the Queen, while just outside the little town is a granite seat erected to the memory of Her late Majesty. There is a barracks for the guard of honor when the King is at Balmoral, and His Majesty and his sons arrive for their Scottish holiday wearing the national costume. Just now three small boys are living in a bungalow in the Balmoral grounds with their tutor, having a most delightful time fishing and playing out of doors all day long. They are Princes Henry, George and John, who have come in advance of the more important and dignified members of their family. For them no cares of State, no agonies of shyness over saluting cheering crowds. All that is expected of them is to raise their Scotch bonnets and smile if they are driving when they are recognized.

The road to Balmoral is very beautiful. There is a charming north road and an equally charming south road, so the favorite drive is to go one way and come back by the other. You go past hills, hills, hills, keeping all the time by the lonely river Dee and watching famous Lochnagar (Hare's Lake), called after a little lake nearby. The mountain is 3,768 feet above sea level, and one of the most admired in Scotland. The scenery from this road is wild and grand, and there are few signs of human habitation, the cottages being hidden, for the most part, behind the trees. The south road is a bower of trees and hills. It crosses a bridge and passes the lodge of Balmoral, a very simple plain affair of cottage and gate, and later passes Abergeldie Castle, the grounds of which, at the front, run up to the road, so that trippers on coaches can stare unrebuked at the guests of Royalty.

Abergeldie Castle is leased by the King, and it is there guests are housed, unless, as at the present time, it is lent to a friend.

The Castle is a queer mixture of old and new. The old is a quaint tower with tiny windows; and the new lower, spreading buildings lying behind green lawns, while a fine garden also runs down to the road.

Going to Balmoral by the north road one passes Crathie church on a little hill. In the churchyard is a monument to John Brown, erected by the Queen, and a white marble bust to her memory is within the church. The Royal family attends Crathie church when in residence at Balmoral.

The Castle itself lies down in a valley, so that only the square clock tower and flag-staff and the turrets stand well up above the masses of trees by the river. It is of light granite, with which Aberdeen and the neighborhood abound, and is built in what the guide-book grandiloquently refers to as "the Scottish baronial style of architecture." Certainly it is a very simple, unpretentious Castle, and a haven of rest to a tired Royal family. The entrance is reached by a bridge to the south road, but it is only occasionally that visitors can obtain an order to see the grounds, and never when any of the Royal family is staying there. The name of Balmoral is familiar all over the English-speaking world by reason of the great affection of Queen Victoria for her Highland home, an affection which seems to be shared by her descendants.

BERDEEN, regarded by many people only as a means of getting to Deeside for Ballater, Braemar, and other charming and romantic spots, is very interesting in itself. It is a city of clean, shining grey stone buildings, wide streets, good tram lines, and many churches. This sounds, and is, fairly commonplace and twentieth century,

but that is before you see Old Aberdeen with its low stone cottages with red-tiled roofs, its Old Machar Cathedral, and its famous Brig o' Balgownie. The latter is the oldest bridge in the north, and being built in 1320, must look with contempt upon its useful but unornamental neighbor, the new Bridge of Don, built a beggarly eighty-five years ago. Byron is always quoted in connection with the Brig o' Balgownie, but I refrain.

The 550-year-old Cathedral is worth seeing, and so is King's College. While going through Causewayend and



Queen Victoria's Statue on the Royal Estate at Balmoral.

Gallowgate—suggestive of old days—you come to the famous Marischal College, with the Keith Marischal family's defiant motto: "Thay haif said. Quhat say thay? Lat yame say."

Defiance and assertion of one's rights were not confined to the Keith Marischal family, for in the transept of the Old and New churches, a curious amalgamation, we happened upon a beautifully carved, high-backed seat. On it was carved plainly: "This is ye seat of ye Baxteris, and erected be tham, 1637." Was it possible after that broad hint that anyone was bold enough to sit on "ye Baxteris" bench?

Our Scotch friends are helping us to look for local color. We, in our innocence, expected to find Barrie and Ian Maclaren heroes and heroines without any trouble. Has the advent of the motor killed them if they lived near the main road? That may be the reason that many of the people in these lonely Deeside villages, within fifty miles of Aberdeen, do not talk broad Scotch and are more like other people than we expected. But on second thoughts, why grumble? Did not our driver speak of his carriage as a "machine"? And did not the woman in the general shop, upon being asked if she would supply the London Daily Mail, say firmly: "I wull not, and ye'll be wull advised to send to the London office for it?" And only last night a piper wailed through the streets of Ballater, and at his call little boys and girls poured out of tidy stone cottages and followed, stopping when he stopped, and dancing Highland flings.

MARY MACLEOD MOORE.

Troubles of the Missionary.

HALF a century ago the religion brought by the missionary had no rival save the religion indigenous to the country. But the train or steamer that carries Bibles can carry also literature that is critical of the Christian revelation, even to the point of avowed hostility. "The same problems of philosophy and theology," says Dr. Lepsius, "which come up at the universities of Oxford and Cambridge, of Berlin and Jena, are discussed in Calcutta, Peking, and Tokio, and in the daily papers of Cairo and of Constantinople." The cities of Japan and China are to-day flooded with agnostic publications. A missionary from the southern Mahratta country reports that the names of such writers as Schopenhauer and Haeckel are well known there. Delitzsch's "Babel-Bibel" lecture was rendered into Marathi immediately on its delivery, and a widely-circulated newspaper took it into every corner of the district. The more popular arguments of Ingersoll and Bradlaugh have been translated into the Indian vernaculars, and are being distributed in the public free libraries and throughout the villages. To this account of the hindrance caused by anti-Christian activities in the

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who have quit seeking for the one best
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sparkle---vim and go. Quenches the thirst---
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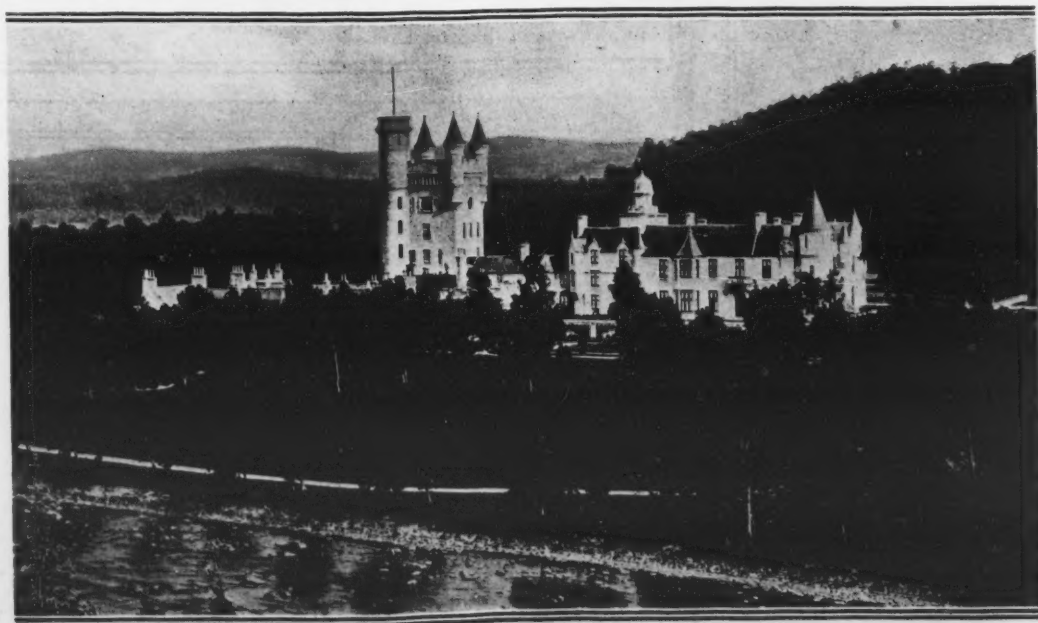
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Balmoral Castle from the River Dee.

press must be added a note of the stimulus to materialistic ideas which has frequently been given by the temporary residence of Oriental students in Europe and America, where they are exposed to new and subtle influences which may weaken their old moral traditions without supplying any unwholesome principles in their place.—Atlantic.

The things we don't have to do always look the easiest.

The Latest Things

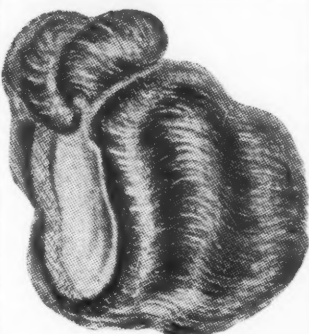
are always found in our showrooms. Wallpapers and silks for walls, curtain and upholstery fabrics, cretonnes, nets, etc., are all selected to harmonize. Write to us, giving particulars as to the size, etc., of your rooms and we will mail samples and make suggestions how to use them.

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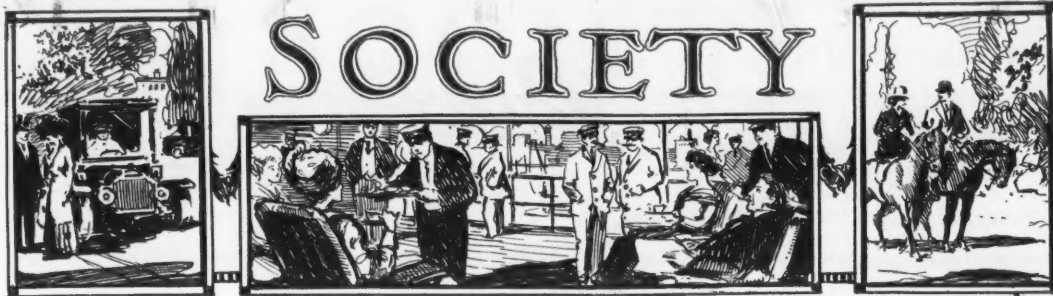
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SOCIETY

ON Thursday last, in the Casino of the Queen's Royal Hotel, Niagara-on-the-Lake, the fancy dress ball took place. It was without doubt the most successful dance of the season, as well as the most amusing. Some of the costumes were splendidly carried out, and the pretty girls looking even prettier than ever in the quaint dresses of other nations. Some who were present were Miss Violet Edwards, who looked most sweet as a French maid; Miss Gladys made a most attractive Dutch girl, Mrs. Porter a Spanish dancer, Miss Schenk a Turkish lady, Miss Bassett a girl of Japan. Mr. Georgia went as the Court fool, and acted well his part, producing much merriment during the evening; Mr. John Thomas a waitress, Mr. Dan Kenefick a gentleman of Coontown, Mr. Jamie Suydam went as a "perfect lady," and was easily "the belle of the ball," and carried his court train with much dignity. The evening was a most merry one, and it is hoped by all that during the tennis week, the management will give another fancy dress. The prizes were given to the younger members, Miss Kathleen Van Renssler taking the first prize for the girls, Master Max Haas, dressed as a faun, took the first prize for the boys, and little Master John Fauquier, as an Indian, the second prize. The prizes were presented by Mr. Harry Kirkover in the Casino. After the presentation supper was served in the dining room of the Queen's. The strains of "God Save the King" came all too soon, and the dance was voted by one and all to be the best ever held at the dear old Queen's.

Mrs. Gwynne and Miss Nora Gwynne have returned from Little Metis, where they have spent the past two weeks.

Miss Muriel Dick has returned from spending the past two weeks at Mackenzie Island, Georgian Bay.

Mrs. Frank Phillips and Mrs. Dwight Turner motored down from Midland. Mrs. Turner spent a day or two in town with her mother.

Mr. and Miss Burrows returned to town on Monday last from Minnigog, where they spent the past month.

Mrs. Cameron and Miss Marion Cameron will be in town for a few days on their way to Philadelphia.

Mr. Alfred Beardmore was the host of a very jolly dinner last week.

Mr. Gordon Beardmore has returned to Acton after spending his holidays in the Georgian Bay.

Mrs. Reynolds and Mr. Howard Harris spent the week-end at Go-Home Bay with Mr. and Mrs. Lorne Harris.

Miss Gladys Baldwin and Mrs. Wilcox Baldwin have returned from Minnigog.

Mr. Bob Laidlaw, who has been ill for the past three weeks, is able to be out and about again.

Mrs. Paterson and Mr. Norman Paterson returned last week from Minnigog, where they have been spending the past two or three weeks.

The National Club entertained Earl Grey at dinner on Monday last.

Miss Charlotte Chaplin and Miss Jean Scott, who have spent the summer in England and the Continent, sailed on the Royal Edward, and expect to reach Toronto on September 2.

Mrs. J. Spence and Miss Vivian Spence, of 189 Jameson avenue, South Parkdale, are at the Minnecoganashene, Georgian Bay.

Dr. and Mrs. D. Bruce Macdonald have returned to town after spending the past two months in England.

Mr. and Mrs. Percy Myles are now comfortably settled in their new home in Oriole road.

Dr. D. King Smith, who has spent the past weeks in London in the hospitals studying, is expected home next week.

Mr. and Mrs. W. K. George, who have spent the summer at Digby, N.S., have returned home.

Mrs. Gooderham and her daughter Ada have returned from a trip to England and Scotland.

Miss Sprague has returned from spending some time in the Georgian Bay and Orillia.

Mr. George Beardmore has left to spend some time in London and Paris.

Miss Hazel Kemp has returned from a most delightful camping trip in the province of Quebec.

Mr. and Mrs. Haynes Challoner, who spent the summer on the Island, have returned home, and are in their apartment in Madison avenue.

Lady Shaughnessy and her daughter, Mrs. Beauclerk, have returned to Montreal after spending most of the summer at St. Andrews by the sea.

Mr. Covert and the Misses Covert, of Montreal, who have been visiting Dr. Covert in Vancouver, will go to Victoria before going home.

A pretty wedding was solemnized in the First Baptist church, Winnipeg, on August 16, Rev. Mr. Grant officiating, the contracting parties being Carl Emerson Beech, youngest son of Wm. Beech, of Fort Churchill, Hudson Bay, and Olive Weemer, only daughter of Mr. and Mrs. George K. Kerr, of Milestone, Sask., formerly of Toronto. Miss Kerr was assisted by Miss Nana O'Shaughnessy, and Mr. Beech by Mr. McNabb. Only the immediate relatives

of the family were present. The groom's gift to the bride was a beautiful sterling silver toilet set, to the bridesmaid a pearl pendant, and to the groomsmen a pair of gold cuff links. The bride's gift to the groom was a beautiful gold watch. After the ceremony the happy couple and friends motored to their new residence, 569 Beresford avenue, Fort Rouge, where a delightful wedding supper was served.

Mr. and Mrs. G. Laurie Sutherland have returned from a three months' trip in Europe.

Mr. Cyril Watson has returned from Muskoka, where he spent a week with Commander Law and Mrs. Law.

Mr. Alexander Laird is in Winnipeg the guest of his son, Mr. Douglas Laird, and will return to Toronto some time next week.

Mrs. Strathy, of Queen's Park, has returned from Digby, N.S., where she has spent the past month.

Mrs. G. C. Mills and the Misses Mills are at present in Montreux, Switzerland. Mrs. Mills and her daughters will return to England before returning home.

Mr. and Mrs. Wildlong announce the engagement of their sister, LaDelle McCahon, to Mr. J. J. Main, of Toronto. Owing to a recent bereavement the wedding will be very quietly celebrated early in September.

One of the most delightful bridge parties of the season at the Queen's Royal was given by Mrs. H. H. Suydam. A few of those who were fortunate enough to win the pretty prizes were Miss Farrell and Mrs. Rosemuller.

Miss Edith Kay is at present in Scotland and will not return home for some little time.

Mr. and Mrs. Lorne Somerville have returned from Cobourg and will soon be settled in their new home on Farnham avenue.

Mr. and Mrs. Harold Beatty have moved into their pretty new home on McMaster street.

Mrs. Weston gave a young people's dance at her lovely home, Niagara-on-the-Lake, in honor of her guests. And Mrs. Greiner, of Buffalo, gave a corn roast also in honor of Mrs. Weston's guests, many motoring down from Buffalo to be present.

Mr. and Mrs. A. P. Burritt have returned from spending the past month at the Queen's Royal.

Mr. and Mrs. Dalton and a party of friends from Hamilton are leaving shortly for the Northwest and will visit California before returning home.

Chevalier and Mrs. J. Enoch Thompson announce the engagement of their daughter, Alice Callender, to Mr. Harry Ewart Rose, of the Canadian Bank of Commerce. The marriage will take place quietly early in September.

Mr. Y. W. Hynes is spending some time in Bay Shore, Long Island, the guest of his brother.

Mr. Frederick Silverthorne gave a very jolly dinner at the Queen's Royal last week in honor of Miss Marie Smith, Mr. Silverthorne's guests going on to the dance later in the evening.

Mrs. E. R. Thomas, of Buffalo, gave a most enjoyable sailing party on her yacht, the Butterfly, stopping at Olcott Beach for tea.

Mr. and Mrs. W. P. King, Westmount, Que., (late of Toronto), announce the engagement of their daughter, Mabel Gertrude, to Mr. Jeffords S. Chadburn, Westmount. The marriage will take place September the 12th.

Invitations are out for the marriage on Wednesday, September 6th, in Knox Church, Regina, Sask., of Grace Butchard, elder daughter of Mr. and Mrs. George A. Hogarth, to Mr. William Hurst Bothwell, of Moose Jaw, and formerly of Owen Sound.

Mr. Thrift Burnside is at present in town and will, I hear, spend the winter in the north at Porcupine.



JOHN JACOB ASTOR'S FIANCEE.

Madeleine Force, the eighteen-year-old girl whom to the moral indignation of many Americans, the divorcee Col. Astor proposes to marry. He is worth one hundred million dollars.
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are leaders in Artistic Bridal outfits. Their bouquets have that exclusiveness that easily stamps them as the final word in Floral arrangements. If you require anything for the wedding they will be pleased to offer suggestions or carry out your own. Only the freshest flowers used. They deliver anywhere and guarantee safe arrival. Designs, etc., on short notice.

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Corner Alexander St.

SOCIAL AND PERSONAL

THE private view of pictures at the Art Gallery of the Canadian National Exhibition took place on Saturday and was much enjoyed by all who were privileged to see the exhibit under such pleasant conditions. The pictures are, from an artistic point of view, the best that have ever been shown at the Art Gallery. Mrs. Gooderham was the hostess of a most delightful tea and received her guests in the centre room of the gallery. The long tea-table was most artistically decorated with pink roses and ferns. Mrs. Gooderham's pretty assistants saw that the many guests were well taken care of. The afternoon was a most enjoyable one. Many who have been spending the summer out of town met old friends at this, the first social gathering of the season, and no doubt had much to say to one another of their holidays and plans for the winter. A few of those who were present were Judge Osler, Mrs. Robert Cassells, Mrs. D. King Smith, Mrs. Herbert C. Cawthra, Mrs. George Higginbotham, Mrs. Chester Massey, Mr. Charles Croyan, Mrs. Magann, Mrs. Willison, Capt. Dickson, Mr. Robert Jaffray, Mr. Wylie Grier, Mrs. F. M. Bell-Smith, Miss Roberts, Mr. Boris Hambourg, Miss Hambourg, Mrs. Edmund Bristol, Mr. and Mrs. Eden-Smith, Admiral Kingsmill, Miss Kingsmill, Miss Gwyn Cayley, Mr. and Mrs. W. K. George, Miss Lee, Mrs. Walter Barwick, Miss Josephine Brouse, Mrs. C. Beatty, Miss Muriel Jarvis, Mrs. Hartley Dewart, Mrs. R. S. Piggott, Miss Piggott, Mr. Leonard M. McMurray, Canon and Mrs. McNab, Mrs. Robert Gooderham and Miss Ada Gooderham, Mrs. Mitchell, Mrs. Kennin, Mr. J. W. Beatty, Dr. and Mrs. Torrington, Mr. and Mrs. Duncan Coulson, Mrs. A. E. Kemp and Miss Hazel Kemp, Mr. and Mrs. Fred Wyld, Colonel Bruce, Mrs. George Evans, Mr. and Mrs. Walter Allward, Mr. and Mrs. Sutherland, Mr. Macklem, Mr. D. R. Wilkie and many more.

Mrs. McKeller and her son, Strathy, are at present in Switzerland and will go to Paris before sailing for home. Mrs. McKeller will return by way of the Mediterranean.

Mr. and Mrs. W. P. Frazer are occupying Mrs. Fiskin's house on Madison avenue while Mrs. Fiskin is in England.

Mr. Bert Edgar and the Misses Edgar have returned from spending some time in the Georgian Bay.

Sir Gilbert and Lady Parker are sailing for Canada early next month. Sir Gilbert will speak in Montreal and Toronto while in Canada.

Mrs. Burritt is at present visiting her sister-in-law, Mr. H. C. Proctor, in Southampton.

Miss Amy McGill, who has been in Winnipeg for the past year, is leaving for Vancouver next week.

Mr. and Mrs. Murray Alexander are still at the Hollow, York Mills, where Mrs. Alexander is convalescing after her severe illness.

Mrs. Alfred Davis, of Peterborough, announces the engagement of her daughter, Helen, to Mr. George E. Sherry. The marriage will take place on Wednesday, September 20th.

Mrs. Edmund Bristol has returned from spending some time in Cobourg.

Mr. Allan MacGee and Mr. Frank McFarlane have returned from a fishing trip in the north.

Mr. and Mrs. Murray McFarlane and Miss Mary Walton have returned to town after spending the summer months in the Lake of Bays.

Dr. and Mrs. Machell have returned to town after a most enjoyable holiday in the Georgian Bay.

A most enjoyable dance took place at the Argonaut Rowing Club. The Argonauts are always the best of hosts, and the summer dances always looked forward to with much pleasure by the young people.

The polo match at the Hunt Club was well attended on Saturday. The members of the Toronto Hunt hope to be in the new building early next month.

The Ladies' Committee of the National Exhibition entertained Her Excellency the Countess Grey and the Ladies Sybil and Evelyn Grey and Mrs. and Miss Gibson at luncheon on Monday last before the opening of the Exhibition. The luncheon took place in the Woman's Building. The table was a mass of pink and white roses and ferns, and was most lovely to look at. Mrs. Gooderham welcomed Her Excellency and presented her with a bouquet of exquisite roses, which Her Excellency admired, as her love of flowers is well known. After the opening of the Art Gallery, the Viceregal party returned to the Woman's Building, and later in the afternoon had tea in the pretty committee room. Her Excellency expressed her great pleasure at being present, and was delighted with the handsome jeweled ornament that was presented to her by the Committee of the Exhibition. The ornament was a bow knot of diamonds that can be worn either on the dress or on the hair. Those who enjoyed the luncheon and the afternoon were Mrs. Gooderham, Mrs. Geary, Mrs. W. K. George, Mrs. McNaught, Mrs. Kent, Mrs. Cooper, Mrs. G. MacLaughlin, Mrs. R. Rennie, Mrs. Stevens, Mrs. J. D. Allan, Mrs. J. E. Elliott, Mrs. W. H. Cawthra, Mrs. Agar Adamson.



COULDN'T STAND UTOPIA.

According to Upton Sinclair, author of the "Jungle," and other books, Socialist and founder of Utopian Colonies, his wife has left him to go on the stage, being incited to the step by one Harry Kemp, an alleged poet, of Kansas. The author will divorce her. Underwood and Underwood, New York.



GROVER CLEVELAND'S DAUGHTER TO WED.
The eldest daughter of the late President of the United States, whose christian name is Esther, will shortly marry a son of Prof. Andrew West, of Princeton University.
Underwood and Underwood, New York.

ham welcomed Her Excellency and presented her with a bouquet of exquisite roses, which Her Excellency admired, as her love of flowers is well known. After the opening of the Art Gallery, the Viceregal party returned to the Woman's Building, and later in the afternoon had tea in the pretty committee room. Her Excellency expressed her great pleasure at being present, and was delighted with the handsome jeweled ornament that was presented to her by the Committee of the Exhibition. The ornament was a bow knot of diamonds that can be worn either on the dress or on the hair. Those who enjoyed the luncheon and the afternoon were Mrs. Gooderham, Mrs. Geary, Mrs. W. K. George, Mrs. McNaught, Mrs. Kent, Mrs. Cooper, Mrs. G. MacLaughlin, Mrs. R. Rennie, Mrs. Stevens, Mrs. J. D. Allan, Mrs. J. E. Elliott, Mrs. W. H. Cawthra, Mrs. Agar Adamson.

Mr. W. J. Gray, for twenty-two years in the Ontario Civil Service, passed away at his home in Toronto on August 18, 1911. He was a man of high integrity, good judgment, unflinching courtesy, and a friend of every good cause. Mr. Gray was born at Fowey, Cornwall, England, sixty years ago. His ancestors were prominent in British army and navy service. He was a grandson of the late General Blachford of Ham, Richmond, Surrey, and his father, when a midshipman, lost an arm in the battle of Navarino. In religion he was an Anglican. He leaves a widow, one son, Fred C., of the Union Bank of Canada, Brandon, Man., and one daughter, Mrs. (Rev.) J. Gordon Cheyne, of Claude, Ont., and his sister, Miss Agnes Indiana Gray, the only surviving member of his family.

Miss Mary Burnham has left to spend a few weeks in Muskoka.

Among those who have left to play in the tournament at Niagara-on-the-Lake are Miss Lois Moyes, Miss Andras, Miss Fairbairn, Mr. Sherwell, Mr. Baird, Ralph Burns and Miss Sutton.

Miss Mabel Lennox will spend a few days at Jackson's Point and then will take a short trip down the St. Lawrence.

Mr. Innis Taylor is at Niagara-on-the-Lake and will take part in the tennis tournament there.

Mr. and Mrs. Stevenson, of New York, who have been staying at the Queen's Hotel, have left for Boston and Philadelphia, and on their return will take a house in town for the winter.

Mr. and Mrs. Trumbull Warren have returned from a most delightful holiday spent on the Maine coast.

Miss Jean George, who has spent the past year at school in London and Paris, and has been in Germany during the summer, is expected home next month. Miss George will make her debut this season.

Mr. Jan Hambourg will spend the next week or two at the Queen's Royal and will take part in the tennis tournament.

Mr. Ralph Britton has returned to Toronto after spending his holidays with his parents at their summer home from Mudlunta Island near Gananoque.

Mrs. Cosby and her three daughters are at present in Scotland, where they will spend a few weeks.

Mr. Justice Garrow is in Winnipeg the guest of his son, Mr. E. F. Garrow, Wellington crescent.

Lady Laurier, who has been the guest of Mrs. Fulford in Brockville, has returned to Ottawa. Mrs. Aemilius Jarvis and Miss Bertha Jarvis are spending some time in Dansville.

Mrs. G. A. Hayward, of St. Louis, and Miss Tait have left for Cobourg, after spending some time with Mrs. George Higginbotham.

Mrs. Prince and Miss Ross have returned from England, where they spent the past two years.

Mr. Percy Paterson spent the week-end at Niagara-on-Lake, the guest of Mrs. Thomas Holloway.

Another art treasure, a painting depicting a striking incident in the life of Queen Elizabeth, from the brush of Solomon J. Solomon, has been added to the collection of the Palace of Westminster. The artist has not had recourse to fresco work, which is unsuited to the climate. The picture is the gift of the late Lord Swaythling, and occupies a large panel on one of the landings of the staircase leading from the central hall to the committee room corridor of the House of Commons. It is entitled, "The Commons Petitioning Queen Elizabeth to Marry." The monarch is seated on her throne, and, holding a ring high in the air, is exclaiming, "With this ring I was wedded to the realm."



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FOR summer evening gowns, white and pale tinted silks, and daintily flowered brocades, lace-flounced, and otherwise adorned with lace, are preferred to the more elaborate confections of the formal season. Pretty evening gowns of transparent materials show the new combination of ash gray and beige, a combination that truly works wonders with the rosy complexion that accompanies a peculiar shade of pale, dull gold hair seen, alas, only occasionally. Of these colors, a gown worn by such a beauty was wonderfully enhanced by half-hidden touches of shrimp pink, mingled with the lace of the corsage and sleeves.

The brim of the little "Nimiche" hat of white Tagal, worn with it, was pushed low over the ears. Above the forehead it poked into a point and flared high at the back, showing all the hair there. Clipped, beige-colored feathers clustered about the edge in a narrow border and, held by a stiffly plaited bow of shrimp pink velvet, a big bunch of beige-colored heron's feathers smartly waved their ragged fronts from one side. The combination of beige and white, or beige and ash-gray, is one of the unexpected successes of the season. Appearing late, it is likely to continue its vogue until well into the autumn.

Women who object to the great quantity of false hair necessary to fill the space at the back of the head left uncovered by the "Nimiche hat," substitute puffs of tulle matching the color of their hair, or of the hat itself.

LEMON yellow gowns in silk and cotton voile, heavily embroidered in white, is a combination eagerly taken up by swagger women. For the reason it seldom appeals to an uncultivated taste it has particularly attracted them. Smoke gray with cream color, and white linen gowns trimmed with yellow linen—the yellow of Italian straw, called here *biscotte*—of the coarsest sort, like kitchen crash or common bagging, and pale tabac brown, are all tone combinations at present confined to exclusive women. They mark a distinct line between them and the masses, who still cling to the brilliant-colored and plain white facings that, reaching their height some weeks ago, are now abandoned by the mondaines. Among the knowing accessories of these simple but chic summer gowns is the belt of black varnished leather. What an important part this inch-wide band plays in their adornment!

ALTHOUGH the extremely tight skirts are losing ground there is yet little amplitude of material. The width of the skirt is merely eased a bit, in favor of grace and freedom in walking, some fulness being displayed in the tunic or drapery, while the foundation of the gown is not perceptibly widened—an inch or so being only a negligible quantity. In fact, a little amplitude is absolutely necessary for the lingerie or lace gowns which, if stretched too tightly about the figure, lose form immediately and become unwearable. The modern fashion of very openwork designs requires that they be either reinforced underneath with a transparent foundation that keeps them from pulling apart, or that there shall be looseness enough to avoid a strain.

IN the newest frocks, especially evolved for midsummer wear when the fashionable resort season is at its height, the trained eye discerns many a note indicative of what the style will be in the fall. The beauty of the little tailored suits built of thin silks, pongees, crepes, and foulards is unmistakable, not the least interesting feature about them being the fact that they are capable of infinite variations of which the "strictly tailored" materials, so called, were not.

One seldom sees pongee by itself these days. It is always touched up with a high contrast that, as often as not, is bizarre, as, for instance, when coarse canvas cloth of solid stripings from a half to an inch wide, the color very crude and the white, or black, as the case may be, very pure.

GRAY is better adapted for autumn wear than almost any other color, for it is light enough to come in just right for the warm days that linger well into November, and yet is heavy enough in aspect to do service through the winter if it is the only tailored gown you have. A suit developed in a rough-finished, fine-weave cheviot of a color known as cinder gray, which is not light enough to be perishable. The skirt of this model is especially good, for though it preserves the straight lines it is far from tight, and follows the new move to-



FASHION REVIVES THE BONNET OF THE '60s.
The very latest in fall fashions in millinery includes a bonnet that was in vogue at the time of the Civil War. The picture of it above gives an excellent idea of its quaint charm.

ward fuller skirts in its over-draping. Notice that the edge of this apron drapery carries down exactly from the line of the jacket fastening. The skirt is raised slightly above the waist-line and is finished without a belt. Simple and conventional as the coat is, it is yet very smart, and its collar of white cloth is excellent. (This is not as extravagant as it may sound, for this cloth cleans readily with pipe clay.) Purple and white striped silk is used for the lining, and the buttons are of the suit material. There is a shade of tan known as oatmeal that is a decided success when worked out in this model. Any of the blouses that are illustrated will combine nicely with this suit.

YOU can make for yourself very handsome blouses at a small cost if you adhere to a simple yet smart model that is a favorite this summer with Newport women. It is of sheer linen with tucks an eighth of an inch wide running lengthwise through the body of the waist, the only trimming a very tiny edging of Irish lace,



THE BEWITCHING BONNICHON.

This dainty confection is of Parisian origin and American adoption. It has been introduced to wear with lingerie gowns and to take the place of a hat with theatre or lawn party costumes. Indeed, it may be worn with any smart and pretty toilette.

Underwood and Underwood, New York.

so narrow that it can hardly be described as having any width at all. This is sewn on the edge of every sixth tuck, making from three to four rows on either side of the front. There is no frill at the middle front, but a two-inch band bordered by the Irish edging and fastening through with small-sized crochet buttons. The sleeves are perfectly plain and at the wrist have a turned-back cuff with the lace around it and held together by links. For a collar there is a plaited frill of the material, hemstitched and finished with the edging. Most of these blouses are made from handkerchief linen, but the quality, to be suitable, must be very fine, and this is expensive. You will find batiste more in keeping with your purse and just as effective. The cost of the lace is very little, the high price asked for the waist at the makers being due to the handwork that it entails. By doing the sewing yourself you will have a model that cannot be outdone in distinction by any wardrobe.

WHATEVER suggests the quaint or the old-fashioned is especially favored, and there is a predisposition for what is daring and barely escapes being bizarre. Piquant little ruffings and ruchings, shirred bandings, and the flutings which were treasured trimmings of years ago, are cropping up with such persistency to adorn, both skirts and blouses that they cannot possibly have their innings in this short summer, and so are bound to reappear on the pretty silks and other indoor gowns of the fast approaching autumn. Just now there is a craze for cordings and fine tucks arranged in masses, just as they used to be when the cloth itself was woven at home and all the exquisitely fine stitches taken by hand. One sees a dozen rows, or two dozen, making up the border of a handsome linen, with lace, if there is any at all, quite a secondary consideration; or a series of tucks, it may be, in carefully graduated sizes, forming a stole or a panel, while some of the daintiest blouses are completely of hand-done tucks and hand-run cordings.

The motor hat, of malachite green felt, trimmed with a rosette of darker green velvet and a long veil of green mousseline de soie, is very smart. The evening hat of gold, bead-embroidered net, is trimmed with immensely high loops of black wired net; a wreath of colored silk roses circles the base of these wired loops.

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It entirely removes and prevents all Roughness Redness Irritation Tan, Etc. Invaluable for preserving the skin and complexion from the effects of the Sun, Winds and Hard Water.

H fellow-clerks gathered around him when the news became public property, and extended congratulations. "But," said one man, "I understand the girl you're engaged to is a twin. How do you tell the difference between her and her sister?" "Well, it's a mighty nice family," said the lucky man, "and I don't bother very much."

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\$15 in all colors

ONE of the many features of special interest to out-of-town visitors will be this early display of authentic styles for the coming season. An excellent idea of the style changes, the new fabrics and new colors, will be revealed in this first showing.

Style Changes

TAILORING is along new English lines, coats are from 30 to 33 inches long, skirts are cut to give a little more freedom from the knees down.

The New Fabrics

PROMINENT are diagonals in new rough weaves, novelty tweed effects, mannish grey mixtures, plain French serges, and velvets and corduroys.

The New Colors

THE popular shades are to be the different variations of navy blue, brown, purple, green and catwaba.

The Moderate Prices

AN additional pleasing feature of this introductory showing will be the moderate prices prevailing. The style illustrated will be shown in a variety of colors specially priced at \$15. Others range from \$10 to \$85.

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MONTREAL.



Double Satisfaction.

New York Bow Wow Squad.

Police Dogs Have First Try-out on Strike Duty Patrol.

FOR the first time the city's bow-wow squad has had this week its tryout on strike duty, patrolling the lines of the Coney Island and Brooklyn Railroad Company at night to prevent destruction of property by strikers or sympathizers; and the police dogs have met the test as successfully as they accomplished the task for which they were taken on the force, namely, lessening the number of burglaries and larcenies in the Flatbush district, says the New York Post.

From Park Circle the tracks of the company run on Coney Island avenue through a section where passers-

by are few and patrol posts are long. On Saturday and Sunday there was considerable violence on the part of the striking employees. Desperate men, it was thought, might conceive the notion of wrecking the road with explosives, or cutting the trolley wires under cover of darkness. So the bow-wows from the Parkville station were ordered on patrol as the most effective guard; and whether or not any one had an idea of destroying the company property, be it said to the squad's credit—just as it will be recorded on the kennel blotter—that none made the attempt.

Perhaps only a few of New York city's inhabitants know that there are dogs on the police force. But in that wide section between Prospect Park and Coney Island the law-abiding, and, more important, the law-break-



THE WEIGHT OF EVIDENCE.
Professor (coming to himself)—"H'm-m—you know—I begin to strongly suspect that this boat is—er—leaking!"
—Judge.

ing, citizens know and appreciate the squad's usefulness. The Parkville station houses in its stable kennels sixteen husky Belgian sheep-dogs and Airedales, all trained to their special work. In 1907 Lieut. Wakefield brought over from Brussels four of the animals, and in January, 1908, they began their patrol. The others have been added since then in defiance of the prediction of William S. Devery, "the best chief of police New York ever had." He dismissed the innovation in these words:

"It's just like this. This life is a battle of brains. An' it stands to reason when you match a man's brain against a dog's brain the man's goin' to win out every time. A brainy crook can always make a getaway on a bow-wow. Moreover, a brainy cop can find and keep a clue better than a dog, and he won't be frustrated by every cross-current he comes to."

But the records tell the story. The quarterly report of the detective bureau, after the first three months' trial, found that crime had decreased exactly 90 per cent. in the Parkville precinct. In the same period all other precincts showed an increase of 30 per cent. Commissioner Bingham ordered the squad to be increased. To recite a few captures made by the dogs: On March 7, 1909, Max and Nogi, on duty with Patrolman O'Day, threw and held three hold-up men on Thirteenth avenue, near Fifteenth street. On May 22, the Belgian dog April tripped and held Joseph William, a desperate criminal who had shot two policemen, until he was handcuffed. On January 30, 1910, Max was sent out into a stormy night on patrol duty alone, for the first time. A mile from the station the dog found a man freezing to death in the snow, and came back to lead Patrolman Scally to the place.

Dogs on this duty have been tried successfully for a long time in Europe, especially in Belgium and France. The City of Ghent has forty in its kennels. In New York the Parkville station pack is not used wholly in that precinct, but is taken to other districts at times, when an unusual number of crimes are reported. Under the present three-platoon system the dogs go out with the men on duty from eleven o'clock p.m. until early morning.

From the bow-wow squad's point of view—a doggy philosophy instilled by painstaking training—the world of human kind is divided into two classes only, uniformed policemen and suspicious persons. They are taught to obey implicitly the word of a bluecoat, and to ignore command or entreaty of a civilian. "Heel!" "Down!" and "Search!" are the only instructions issued to the squad. Orders from Mayor Gaynor himself to this leashed and muzzled force would have the same approximate result if he were the coroner of Lhasa.

Police dogs are effective in stopping bicyclists or pedestrians. They are taught to throw a man by leaping against him if he is standing, or by darting between his legs if he is running. Once down it is a grave and an imprudent person who would try to get up until the policeman comes to his rescue. A leather muzzle prevents the dog from inflicting a wound by his bite, but gives enough

play to the jaws to afford a hold upon a man's clothes.

Only once, the records show, has any member of the bow-wow squad molested an innocent person, and then the owner of the house had forgotten his key and had come home late. Incidentally the squad is a social domestic force for good in establishing a sort of curfew for servants. For this alone the residents of Flatbush are willing to suffer any infrequent annoyance from the police dogs.

Why She Chose Him.

She chose him out of all the crowd Of men that came and went; His voice was low, his tie was loud, But she was well content.

The first man's education was Perhaps more finished—and Another's manners gave her cause As being much more grand.

Another's garments fitted him; Another's hair was curly; Another's name was "Arthur"—Jim Was chosen by this girlie.

And not for wealth and not for love Was Jim by Mabel chosen— But that he was the one man of The whole lot that proposed!
—Boston Traveler.

Hide-and-Seek With a Mountain.

FOR two years a curious sort of game was played in that little-known region of Chinese Turkestan among the great mountain ranges of Tian Shan. The chief participants of the game, which was of the scientific sort, were Dr. Merzbacher, an Alpinist, and Khan-tengri, the highest peak of the country.

This part of the world was long enveloped in obscurity, and until Dr. Merzbacher's survey, no good maps of it existed. The mountains are wild and picturesque, and cover ground four or five times as great as the Alps.

Many of the peaks measure over 20,000 feet in height. Khan-tengri, the highest of all exceeds the rest by some 4,000 feet. The region is regarded as very difficult of access, and old Chinese travelers have left many thrilling stories of its dangers.

Khan-tengri never having been definitely located, Merzbacher undertook the task. For nearly two years he searched before he could pin the elusive mountain down to topographical accuracy. It was a veritable game of hide-and-seek between a man and a mountain, and the curious and interesting part of it all was that often and again the mountain was in plain sight. The route to it, however, was most difficult to trace, and the seeker realized that until he was actually at the mountain's base he could not show its relations to the rest of the range. After months of toil and disappointment, the mountain was finally trapped and the riddle solved.

Some fellows can't even raise the wind sufficiently to blow the froth from a glass of beer.

It's easy enough to be good-natured if you have nothing else to do.



THE INVENTIVE JONES.
Finds his shilling in the slot attachment a great success. None of his neighbors want to borrow his lawn mower now.—London Opinion.

The Least Fuel, The Most Satisfaction



Another Range May be Good—A "Happy Thought" is Good

When a range combines all the most modern conveniences, and when the makers insist that only the best materials should be used, and that every range that leaves their factory should be perfect in every detail of workmanship—why, it stands to reason that the product, the

HAPPY THOUGHT

Range should be a good range, a perfectly reliable range. Take your time in buying a new range. It is the most important of your household furnishings. On it depends whether your housework is going to be a drudgery or a pleasant task, with sure results. When you have seen the many special features of the Happy Thought, have heard the enthusiastic praise of the thousands of Canadian housewives who use it, and see what a strong, serviceable fine-looking range it is, we have no doubt it will surely be your final selection for use in your home.

More than a quarter of a million "Happy Thoughts" are in daily use in Canada.

TORONTO AGENT
R. BIGLEY - 96-98 Queen Street East
The William Buck Stove Co., Limited - Brantford, Ont.



Our handkerchiefs are so immeasurably superior to the majority of handkerchiefs now on the market, that we have decided to sell them in future under the branded name of

HIGENA & SILKANA

Every handkerchief in its own package—fresh and unwrinkled from the makers.

All up-to-date dealers sell "Higena" Handkerchiefs.



No. 1—Ladies, 3 for 15c.
" 2— " 1 " 25c.
" 3— " 3 " 25c.
" 4— " 2 " 25c.
" 5— " 3 " 50c.

Higena

Handkerchiefs are packed separately in sealed packets, the unbroken seal on each packet constituting a guarantee of hygienic cleanliness and purity.

Silkana

Handkerchiefs are of a beautiful silky texture with the daintiest of coloured patterns.

No. 6—Gents, 2 for 15c.
" 7— " 3 " 25c.
" 8— " 2 " 25c.
" 9— " 1 " 25c.
" 10— " 3 " 50c.



Rexall
"93" HAIR TONIC

Keeps scalp and hair clean—promotes hair health

Your Money Back if it Doesn't

Sold and guaranteed by only one Druggist in a place. Look for The Rexall Stores.

There are the Druggists in nearly 4000 towns and cities in the United States and Canada.



NEVER ANY FAILURE
OR DISAPPOINTMENT
WHEN

**MAGIC
BAKING
POWDER**
IS USED.

CONTAINS NO ALUM.

COSTS NO MORE
THAN THE
ORDINARY KINDS.
MADE IN CANADA

SCHUEUR'S

Diamonds

Bought at

Scheuer's

90 Yonge Street

The Oldest Established

Wholesale

Diamond Importers in

Canada, are always

Worth Their Money

Our
**Solitaire
Diamond
Ring**
\$100.00

Is a Gem unequalled in
color, cut, size and value

Scheuer's

90 YONGE STREET

DIAMONDS

Taylor's

Pandora

perfume

A breath of the Orient
—a bouquet perfume—as
elusive as a humming-
bird hovering over some
fragrant blossom.
First you think you
recognize the perfume—
then you decide on some-
thing else—then change
your mind—and finally
give it up as being un-
like anything else you
have ever used.
\$1 an Ounce at all
Druggists.

A dainty 15 drop vial to give you
a hint of its fascination, sent free
on receipt of your druggist's name
and address.

JOHN TAYLOR & CO., Limited
TORONTO

It's always the other fellow's poor
rule that won't work both ways.



"SAY WHE!"

—Puck.

Beauty in Dress.

MORE and more the American woman, in seeking for beauty and style in dress, should learn to give two impressions—one of the present style, and the other of her own individuality. When she combines these two features with that judgment which comes from thought and study, then there is a union of the best that is fashionable with the best that is personal.

And thus comes about the distinction of American dress, says the Woman's Home Companion.

There are principles in beauty just as there are in morals or religion. The more women think and study, the more they will learn these principles.

The lines of the beautiful are well defined. For centuries this ideal of beauty has been buried under the rubbish of false styles and freak fashions. When this rubbish is removed, then the beautiful is revealed just as when the debris of ages is dug from a perfect statue.

How, then, is each woman to have a beauty in dress of her own that agrees with the ideal of beauty?

She must seek the proper line, the becoming line in dress. This is a conforming of the dress to the figure, as it should be.

She must choose only such shades as will harmonize with her. She must dress to emphasize the good and to hide the bad.

She must adapt her dress to her environment and circumstances, so that she will never be taken for what she is not. There is no bird so distressful as the bird in borrowed plumage.

In her painting of her own dress portrait, woman must be an impressionist.

It is the effect always, and not the material, that counts. Sometimes the slightest touch gives character and charm.

It is hard to define style; but the eye knows it at once, sometimes finding it in the twist of a ribbon, or the fall of a lace ruffle.

Then there is the frame of this picture, which of course is the scene in which the woman is placed. She must in her dress become a living part of this scene. It is only in the light operas that a milkmaid in silks and laces is endurable. When the portrait and frame match, then the frock, the environment and the woman come to belong to one another, which is, of course, most desirable.

Such a condition is especially important to the woman whose scant purse causes her to heed all the little economies in dress. She may far better be cheaply dressed and still be herself than richly dressed and be like someone else, for it is herself and not this unknown someone else, whom her friends love to see.

Of course, it is not given to all to originate, but it is possible for all to select and adapt. Let each woman keep her own individuality and at the same time make the very best of it by her dress.

Let her gladly avail herself of all the thought and taste that has been and is devoted to fashion, but let her wisely take what is fitting, and leave what is inappropriate.

Let her mind dignify her dress and her dress dignify her manners. Then she becomes an inspiration and dress has done its perfect work.

First Book Written by a Lapp.

JOHAN Olafsson Turi, reindeer wacher, hunter, fisherman, dweller in the wilderness and poet, is the author of the first book ever written by a Lapp. Turi is also an artist, for he has drawn all the pictures of his people's life, so that men may know them as he knows, and, if primitive, they are yet, true and faithful to the life. They are only a slender number nowadays, something like 7,000 souls, living in the far North, following their herds of reindeer from the summer to the winter pastures.

When the first snow falls in the

long Lapland winter Turi puts on his snowshoes and disappears. The first snow means that the wild creatures can now be tracked by their footprints, and from the beginning to the end of winter no one can find the hunter save by accident.

Wrapped in his furs, he sleeps soundly and peacefully, with the wilderness around him, for although he believes that there is evil in the world he believes that nothing can touch the harmless, the innocent. Turi himself is very good and very charming and believes that his own mildness turns away from him the force of hate.

The book that Turi has written was conceived as the only way of dispelling the ignorance about the Lapps, which, in his opinion, is the cause of the wrongs they suffer. Hjalmar Lundbom, manager of the iron mines in Lapland, heard of the book and offered to get it published. Mme. Emile Demant, who was an old friend, translated the book from Lapp to Danish. Mme. Demant aided Turi with her encouragement while writing the book, living far away in a miner's old wooden shanty. But the book is Turi's own and is the first ever written by a Lapp.—T.P.'s Magazine.

Monologue for Two.

"**W**ELL, have you heard the news?" asked a friend, brightly. "My wife and I are going on the vaudeville stage. A clever fellow has written an act for us, and we are going to put it on next week."

"Good work, old man," he exclaimed, enthusiastically. "What is it—a song-and-dance act or a society sketch?"

"Neither—it is a monologue."

"A monologue? I thought you and your wife were both in the act?"

"We are. But—do you know my wife?"—Cleveland Plain Dealer.

DIOGENES: OLD TIME BLUFFER!

What do you suppose old Diogenes would have done with an honest man if he had found one? Personally, I have always been inclined to consider Diogenes a bluffer.

The other day I called on the General Manager of one of our large corporations. He wanted someone for a position—a position which should require at lowest market prices, a three or four thousand dollar man. I had some preconceived ideas about such concerns being willing to pay the price in order to get efficiency. Also, I am a capable man in that line—I admit it. So I made bold to approach the gentleman.

He outlined the duties of the position, which included amongst others the preparation and supervision of all the advertising matter for the company. In addition it was expected that the fortunate occupant of the office would have a sufficiently intimate acquaintance with the editors of the various newspapers to influence in some degree the editorial expression of opinion on matters which might affect adversely or otherwise the interests of the corporation. For all this the fortunate incumbent of the coveted position would receive, oh, say \$20 a week.

This article, however, is not a diatribe on the methods and practices of monopolistic institutions, but the advertisement of a man looking for a bigger job. This man (which is myself) can write and handle advertising—and does it. He can direct a Sales Force, and has had much experience in office management and executive work generally. He has devised and put in operation systems which have effected some rather unexpected economies in different businesses. One which I have particularly in mind, saved in a few months more than his salary for a year.

It may be that some business man of fairly large interests, happening upon this advertisement, would wish to communicate with—"the man looking for a bigger job." A letter to A. L. V., Box B, care of SATURDAY NIGHT, will find him.

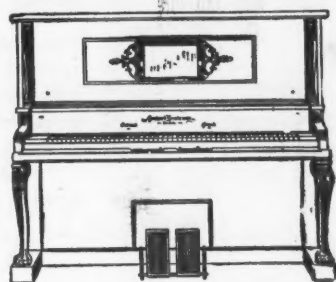
If there were more husbands there would be fewer suffragettes.

Gerhard Heintzman Pianos

Pianos of Prestige

Piano Tone Quality

There is a certain "indefinable something" about the tone of a



Gerhard Heintzman Piano

that places it on a pedestal as Canada's Greatest Piano. This is not the result of accident, but honest endeavor applied by experts through the past fifty years.

If you have in mind the purchase of a GRAND SELF-PLAYER or UPRIGHT PIANO, it will be to your interest to see and hear the

Gerhard Heintzman

at the Industrial Exhibition (south side in Manufacturers Building), where a special display of exclusive designs is on exhibition, or in the salesrooms of the NEW GERHARD HEINTZMAN BUILDING, 41-43 Queen Street West, opposite City Hall, where a duplicate of the Exhibition designs is also on view.

Your present piano will be taken as part payment and liberal terms arranged for paying the balance.

Gerhard Heintzman, Limited

CITY HALL SQUARE, TORONTO

EATON'S

We announce the complete readiness of our Ladies' Tailoring Department to receive orders for made-to-measure costumes, dresses and suits. Our staff of tailors and dressmakers being particularly capable and efficient, a quality of work of the very highest grade is assured. We'll be pleased to give samples, show styles and suggest designs. You are cordially invited to visit the department.

—Sixth Floor.

THE T. EATON CO. LIMITED
TORONTO CANADA



Is there any ex-
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FRONT PAGE

IS there any excuse, even in the heat of a political campaign, for exposing the business affairs of private gentlemen who are not running for office and who are estimable and honorable citizens in every respect? Merely because a man sits on the platform of the candidate he intends to vote for, does it entitle the press to go and search out the details of his business partnerships and proclaim them to the world? Even the editor of the *Eatonville Gazette*, the illustrious Mr. Pott, who entertained Mr. Pickwick, claimed that he never invaded the private domain of his opponents. It is carrying political rancor altogether too far when every business man who dares to change his politics, to sign the election papers of a friend, or to sit on his platform, must submit to espionage and terrorism. It betokens, moreover, a very unhealthy state of public affairs, and those party journals which confine themselves to the issues of the election and avoid personal attacks are best serving the cause they advocate. There is a very broad distinction to be drawn between the journalism which assails the fakir and impostor who is trying to defraud the public, and that type of newspaper attack which pillories the private citizen for his opinions. The way some ranters talk, it would appear that it is a crime for any Canadian to get rich or to develop genius as a business organizer—a crime worthy of social ostracism, if not actual imprisonment—and for such an individual to think for himself and express his views, lynching in their belief is only too good.

PROBABLY few native-born Canadians realize that our social life is extremely interesting—but that is because we have been born and brought up here. When, however, the outside observer, so to speak, captures us and puts us in a glass case, we take on colors and contours that we did not appreciate ourselves. At any rate, we have impartial opinions to that effect not only from the numerous British journalists who have haunted the observation cars of our transcontinental railroads of late years, but from American visitors, of whom the distinguished orator, Senator Beveridge, is not the least. The most enthusiastic of all, however, is a Mr. Nock, of the staff of the *American Magazine*. One is almost tempted to make a wretched pun and proclaim with a smirk that Mr. Nock is no "knocker." His article was published early in the summer, and has been extensively reprinted of late. He says that during a visit to all parts of Canada, he talked with upwards of two hundred and fifty native-born Americans in all positions of life who had taken up their abode in Canada, and was chagrined by the fact that not one of these showed the slightest sentiment about his old home or more than a casual and extraneous interest in the affairs of Uncle Sam. He fears that there must be something unlovely in the civilization of a country that cannot inspire more sentiment in its native-born. On the other hand, he finds something very interesting in the varied society of Canada, and something most attractive in the sentiment of affection that all Canadians of whatever nationality feel toward their beautiful country. Mr. Nock goes farther, and expresses the hope of a reciprocity that will mean "free trade in all the elements of a civilization that will permanently satisfy all the instincts and demands of the human spirit."

Continuing, he says: "Judged by dominant ideals, Greece satisfied the demand of the intellect, Israel the instinct of religion, England (measurably) of morals, Italy of beauty, Germany of workmanship, our own country the instinct of material well-being, and France the instinct of social life. It remains for some nation to take the elements of all these contributions, co-ordinate them, and so popularize them that an inheritance in them may become the free natural property of every child of the people. And of all the nations, the initial advantages for dealing with this opportunity seem to lie between our country and the Dominion of Canada."

At considerable length, Mr. Nock enumerates the advantages that Canada enjoys above the older nations of the world. He finds that enough of her natural resources are left to insure (if wisely administered) continuous material well-being. He says we have made a running start for true democracy and a sound economic system in our policies of taxation, conservation, immigration and administration of public lands. (This is a rather rosy picture than Canadians are inclined to paint themselves). A great advantage he discovers in the fact that Canada is an integral part of the British Empire. "This," he says, "prevents her from being provincialized. I was continually struck with the world outlook in the common conversation of Canadians." This, he says, is reflected in her leading newspapers, and he was favorably impressed with the cosmopolitan nature of the news on the front pages of the leading newspapers of Toronto and Montreal as compared with the merely local news columns of the leading New York journals. Another element in the de-provincializing process he finds in that "East and West" trade of which we hear so much of late. The fact that we have two official languages, and "the Canadian, whether English or French, has potentially, at least, command of one great literature besides his own," he considers an efficient civilizing influence. Probably the most interesting of his conclusions as coming from an American is the following:

"Lastly, Canada has kept all the benefits of the monarchical system without any of its drawbacks. When the Protestant Reformation discarded Catholic doctrine and discipline, it also discarded Catholic worship, and thus lost the power of appeal which inheres in this age-long body on sentiment and poetry. The American Revolution made a similar unfortunate sacrifice in severing our relations with monarchy. Canada hit the golden mean of escaping every practical disadvantage of the monarchical form of government—she has emerged into a pure democracy—and yet retaining a sentimental and ritualistic connection with it. Burke, with whom I began this paper, says: 'There ought to be in every country a system of manners that a well-formed mind would be disposed to relish.' The only value of a monarchy is its influence in tempering social life, raising its general tone and purging its vulgarity. This influence of Canada's relation to England is evident throughout her social life."

It is obvious that this social critic is an idealist, and

looks at our social life with an optimism some of us might well envy. It is obvious that he saw Canada under the happiest conditions. Had he waited a few months, and visited us during an election campaign, he would have no doubt found our civilization interesting, but somewhat less lovely than it was last spring. However, he seems to think we are all right, and the writer for one is inclined to think that Mr. Nock is all right, too.

UNQUESTIONABLY the feminine mind is capable of bringing fresh light to bear on the most vexed public questions. A few months ago I drew attention to the straight-forward manner in which a fair burlesque artist went to the heart of her subject when she said to an interviewer: "Take it from me, kiddo, reciprocity is a bunc." One of the energetic youths of the daily press

game killed in the State of New York, with the single exception of game raised on farms and killed otherwise than with a gun. And furthermore, no one can negotiate the sale or purchase within the State of any game from other sections similar to the species native to New York. In order that all game birds offered for sale in New York's markets may be identified, the Bill provides that they be tagged with lead seals in such a manner that it may instantly be determined who imported the game.

In a word, the game laws which New York has adopted are somewhat similar to those now in force in the Province of Ontario. One may hunt, but he must not sell, the difference being that Ontario allows the sale of venison and duck, while the native partridge or grouse is here in exactly the same position as all game hereafter

equal to one-half of the buildings we erect in the same year. A writer in McClure's Magazine, dealing with this subject, wonders whether we are nations of children playing with matches or nations of incendiaries.

According to this same authority, the United States Government began in 1907 an investigation into fire conditions in Europe, and the conclusion arrived at was that while in the United States and Canada fire fighting methods were vastly superior, at the same time the losses in European countries are absurdly small in comparison. For example, in 1910 thirteen of the largest cities of Germany, with a combined population of 5,616,822, suffered a fire loss of \$1,067,205. Five American cities, Chicago, Philadelphia, Boston, St. Louis, and San Francisco, with a combined population one hundred thousand less, 5,510,897, suffered a fire loss, in the same year, of \$14,250,183! New York, with a population of 4,766,883, added its \$8,591,831—about five times the loss for London and nine times that of Paris.

While between 1901 and 1910 it cost every man, woman, and child in the United States and Canada an average of \$2.39 a year for fire, the European was paying an average of thirty-three cents; and the German, for his part, only nineteen cents.

As a matter of fact, Canadians and Americans are races of jerry builders. We put up our structures anyhow and of any material that comes handy and is sufficiently cheap for the purpose. Our first and foremost thought is to get the building up, and ordinarily there is no meddlesome official to come around and tell us that our structure is a fire trap and won't do. However, the trouble does not begin and end here. We have a proportion of fires of incendiary origin on this continent altogether too large, mainly due to the fact that insurance is too easy to obtain. It is a well authenticated fact that a poor business year means serious losses to the insurance companies. In good times fires run on at their normal (at all times sufficiently high), but when we strike the lean years, then the ratio of fires increases in marvellous proportion.

If all fire insurance companies were as careful and discriminating in taking risks as is a first-class wholesale house in the sale of its goods, there would be less fires; and then, again, if the laws pertaining to fires were as rigid on this continent as they are in Germany, or in France, there would unquestionably be a large decrease in our annual fire bill. In both these countries the officials have a nasty habit of getting the exact facts as regards the cause of a fire, no matter how trivial; and if it is proven to have been caused by carelessness or criminal intent, and most fires can be traced to one of these two causes, then the damages are assessed upon the guilty parties or party, as the case may be.

In other words, the owners of the property where the fire originates, provided said fire is not caused by lightning or other means beyond the control of the individual, are assessed for at least a portion of the damages resulting to property in the neighborhood. Such a regulation naturally has the effect of making a man think twice before he sets his own place on fire for the insurance which might obtain.

BASEBALL, as a factor in the development of English speech, is an element to be considered by all lovers of literature. In surveying the past, it will be found that the periods when the language has become enriched with new images and the meanings of words have become widened, have been times when the emotions to be expressed were too strong to be encompassed in ordinary terms. Thus the great Elizabethan age witnessed a marvellous flowering in our speech. To-day there is nothing that rouses its devotees to such a pitch of excitement as does baseball. It makes vociferous prophets and howling dervishes of the most sedate and prosaic beings. The English language has, notwithstanding some strain, proven flexible enough to meet the demands for expression put upon it by the baseball reporter. For instance, there is a player known to local devotees as Wyatt Lee who, for some reason obscure to the uninitiated, is an object of scorn. One gathers, however, that he is a left-handed pitcher, for the reporter of one of the daily papers describes him as "a once bothersome port sider." Notice the subtlety with which the writer by the use of the word "once" indicates that Mr. Lee is no longer to be feared. "The Krew opened fire on McGinnity, the Iron Man, and, after reducing him in the crucible of their base hits, kept up the gladsome binging against Lee." What a pyrotechnic display of images that one sentence contains; what an impression it gives of the clash of mighty forces!

Baseball, it is clear, has given to the American language an immense number of new verbs and adjectives; many of which find their way beyond the "diamond" into general use. For instance, there is the new verb "to can." "To can" anybody is to put him out of business, to reduce him to temporary obscurity. It is being very widely used at the present time, and it strikes one that since this is a season of campaign yells, its resemblance to the first syllable of the name of our native land might be very well utilized by politicians. The Tories could apply it in various ways. For instance, they could cry, "Don't let Laurier Can Canada." Or since it seems to be the fad to drag President Taft into the fight this would make an effective yell after a little practice, "Can Taft Can Canada? Taft Can't." On the other hand, the Liberals could make use of the phrase in certain fruit growing constituencies where the captains of the canning industry are accused of opposing the reciprocity pact from selfish motives. The farmers could be appealed to in this wise: "Can the Canners Can you?" In truth the possibilities of the word are almost unlimited, and perhaps much of the modern baseball patois would be equally useful.

THE San Francisco Argonaut, which is published in the State where the McNamara are to be tried for an appalling series of crime, has some timely comment on the proposal to compel the union labor men of the United States and Canada to subscribe half a million dollars for the defence of the alleged dynamitards. In the course of a lengthy editorial, it says:

"There is no legitimate way to spend half a million dollars in a criminal trial. No accused man has ever yet



A GIANT MEMORIAL OF A DYING RACE.

This colossal statue has been erected at Eagle's Nest, on the Rock River, Illinois, as a permanent memorial to the Indians of North America. It is of concrete and 48 feet in height exclusive of the base. It is the work of Lorado Taft, of Chicago, a world-renowned sculptor.

Published by arrangement with The Sphere.

has discovered another fair visitor from the United States, who has definite opinions which she expresses with vigor and freedom, characteristic of the land of liberty. "It will be written Toronto, U.S.A., within ten years. Get that?" said this most prophetic lady. The Prime Minister of Canada, who is universally popular with the fair sex, also came in for a share of her admiration. "Say, ain't he the candy kid! He is our friend," was her comment on him. Her advice to Canada was to accept the inevitable and "get in while the swimming's good; the water may not be in such good condition later." She knows all these things because a Mister Frank B. Kellogg, whom she describes as a "trust buster," told her so at Cape Cod this summer. I had never heard of Mr. Kellogg before, but it must be fine to be able to inspire such implicit confidence in one's opinions. Down in Quebec during the past fortnight, Sir Wilfrid Laurier has no doubt felt sore over the many hard names he has been called by Nationalist leaders. It will be balm to his wounds to know that in this great continent there is at least one fair lady who has never seen him but who regards him as "the candy kid."

THE State of New York has now undertaken the enforcement of most stringent laws pertaining to the slaughter of game. The government has unquestionably got at the root of the matter by absolutely forbidding the sale of game within the confines of the State, and in this way not only will the game birds and beasts of that State receive a direct benefit, but the enactment will also have a tendency to keep down the slaughter in other sections of the Continent, as the New York market will be closed to the "pot hunter."

The Bayne Bill, as it is called, went into effect ten days ago, and it is now illegal for anyone to buy or sell

in New York State—they may be killed for sport, but not for the market.

J. V. Sauter, assistant chief game protector, New York State, in discussing the new laws, said:

"It will make New York State a sportsman's paradise by doing away with the selling of game birds, and as such I believe that this bill will constitute an excellent foundation on which to build future laws in regard to game protection in this and other States. The Bayne Bill alone will greatly decrease the wholesale killing of game in other States—particularly the killing of ducks in Mattituck Sound, North Carolina—since New York city has always been one of the biggest markets in the country for American game."

"Of course, we game wardens will often have to use common sense in enforcing this law, because our object, more than anything else, is to teach the offender that he must not slaughter indiscriminately. We wish to arouse public feeling on this question to a point where the people will be ready to help us in our work."

New York is very rightly after the "pot hunter," and it is only a question of time when we here in Canada, will be obliged to go after him also. Our game laws in this country, as a whole, are altogether too liberal, and those that we have are not enforced as stringently as might be.

EACH individual on this Continent, men, women and children, is paying annually the sum of \$2.39 as his or her contribution toward fire losses. In other words, Canada is paying an annual tribute to the fire fiend a sum more than equal to the gross revenues of the cities of Toronto and Montreal, combined, for the year 1911.

Let me put it in still another way. We burn up annually, according to the best statistics obtainable, a sum

